



CITY OF EUREKA GENERAL PLAN



FINAL HOUSING ELEMENT



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Adopted May 2004

PART I

POLICY DOCUMENT

GOALS AND POLICIES

The City of Eureka, the Eureka Redevelopment Agency, and the Eureka Housing Authority maintain a long-term commitment to the provision and rehabilitation of low- and moderate-income housing. This commitment has been implemented through the use of local, state, and federal funds received through a variety of programs. Many of these programs have experienced severe reductions or have been eliminated in the years since the adoption of the last Housing Element for the City.

The City of Eureka, the City Redevelopment Agency, and the Eureka Housing Authority have sought to maintain this commitment consistently, and demonstrate in this Housing Element their intentions to continue this commitment. The limits of this commitment must be acknowledged, however. These limits are directly related to the City, the Agency's, and the Authority's ability to obtain funding from non-City funding sources. Recent actions of the Federal Government and State Legislature to eliminate or otherwise reduce local funding, or to impose additional requirements, have had a direct effect upon the availability of local funding for housing programs and the ability of staff to operate such programs.

The ability of the City, the Redevelopment Agency, the Housing Authority, and other groups and individuals involved in the housing of our population to move forward with the goals, policies, and implementation programs which follow will be tempered by the availability of local, state, and federal funding sources as private developments often do not have a positive bottom line without public assistance support. Continued reductions in these funding sources, and additional development regulations will likely result in commensurate reduction in program activity.

The town site of "Eureka" was a planned development, established in 1850's by a land company that divided the land into lots, delineated streets and roads and managed the land for members and investors. Early settlers typically claimed large pieces of property eventually selling off smaller portions. Some families bought entire blocks, building on one portion, and subdividing the rest into streets and lots. Today, many neighborhoods in Eureka contain intact remnants of these early divisions. This pattern of development, by residential and commercial tract, has been very important throughout the history of the City, creating blocks of buildings and structures that, still today, retain historic and architectural integrity.

The infilling of many of these large tracts over time also fostered the establishment of cohesive neighborhoods that integrate a variety of architectural styles with people of varied socio-economic status. A row of modest cottages may co-exist next to a Victorian storefront and a large Arts and Crafts bungalow. Cultural landscapes may incorporate formal plantings at street side, with native trees and trails leading to a slough in the backyard. The variety and distribution of historic structures in Eureka creates a cultural fabric that reflects the history of the community. The retention and rehabilitation of the significant numbers of Victorian era structures that provide a

direct link to the City's history, and the maintenance of the cultural continuity of the Victorian era are significant components of the City's housing policies.

PRODUCTION OF NEW HOUSING

Goal 1.A. To provide adequate sites and promote the development of new housing to accommodate Eureka's fair share housing allocation

Policies to implement Goal

- 1.A.1 City to encourage the development of small efficiency units in older motels.
- 1.A.2 City to encourage the development of airspace above parking lots to housing.
- 1.A.3 City to inventory County and City owned property within the city limits and encourage their sale to facilitate the development of housing where appropriate.
- 1.A.4 City to contract for the development of multi-unit complex designs for use by the development community.
- 1.A.5 City to sponsor workshops for professionals in the areas of fire codes and unreinforced masonry to speak with architects, engineers, and development community on alternate methods to achieve consistency with building codes and fire codes
- 1.A.6 City to comprehensively review parking requirements in Old Town and Downtown in order to facilitate residential use of structures in those areas.
- 1.A.7 City to participate in the purchase of lots and propose RFP for development of housing.
- 1.A.8 The City shall promote and facilitate residential infill development on existing vacant residentially zoned sites.
- 1.A.9 The City shall promote the expeditious residential development of existing vacant residentially zoned lots owned by the City, the Redevelopment Agency, Caltrans, or other public agencies.
- 1.A.10 The City shall consider annexation of territory on the South side as a means of increasing residential development opportunities within Eureka's city limits.
- 1.A.11 The City shall promote and facilitate the development of second units on existing developed single-family zoned lots.

- 1.A.12 The City shall promote and facilitate higher density residential developments (e.g., town homes, apartments, condominiums, efficiency units, and single room occupancy units) in Downtown and Old Town.
- 1.A.13 The City shall promote and facilitate development of new upper-story multi-family residential units in Downtown and Old Town.
- 1.A.14 The City shall provide and promote the use of density bonuses for projects that include units reserved for lower-income households, as indicated in the fair share assessment analysis.
- 1.A.15 In accordance with the requirements of state law, the City shall require, where feasible, the provision of units affordable to low-and moderate-income households or the payment of in-lieu fees in connection with residential developments in the coastal zone.
- 1.A.16 The City shall, in adopting new regulations, consider the effects of new regulations on housing affordability.
- 1.A.17 The City shall continue support of the non-profit Eureka Housing Development Corporation created in 1996 to facilitate the creation of a housing development corporation to develop housing in the area.
- 1.A.18 The City shall expedite the review and approval of all development that includes on-site residential units affordable to very low- and low-income households.
- 1.A.19 The city may reduce development and planning fees for development that includes on-site residential units affordable to very low- and low-income households.
- 1.A.20 The City may provide flexibility in development standards for development that includes on-site residential units affordable to very low- and low-income households, in terms of parking requirements, setbacks, lot coverage, and street widths.
- 1.A.21 The City shall encourage the provision of affordable housing through the use of development agreements that provide incentives to developers in exchange for the provision of affordable housing.
- 1.A.22 The City shall continue to pursue appropriate federal, state, and local funding for the development of housing for low- and moderate-income households.

SPECIAL HOUSING NEEDS

Goal 1.B. To provide adequate facilities and services for senior citizens, for the homeless, those in need of transitional housing and others with special needs.

Policies to Implement Goal

- 1.B.1. City to support the creation of a Senior Housing complex
- 1.B.2 The City shall promote the development of housing that meets the needs of those with special housing needs, including the homeless, the mentally ill, those needing transitional housing, households headed by single parents, large families, seniors, and disabled persons.
- 1.B.3 The City shall continue funding and provide operation money for the Multiple Assistance Center serving homeless families and strive to ensure homeless support services are provided by Humboldt County to homeless persons within the community where they are living. The City shall work with Humboldt County and other cities in Humboldt County to seek shared funding for homeless needs and non-local funding for these services.
- 1.B.4 The City shall promote the use of alternative living and ownership arrangements aimed at providing additional housing opportunities for special needs groups.

HOUSING REHABILITATION AND AFFORDABILITY CONSERVATION

Goal 1.C. To encourage the maintenance, improvement, and rehabilitation of the city's existing housing stock and residential neighborhoods.

Policies to Implement Goal

- 1.C.1 The City shall encourage private investment in older residential neighborhoods and private rehabilitation of housing.
- 1.C.2 The City shall continue to pursue appropriate federal, state, and local funding for the rehabilitation of housing for low- and moderate-income households.
- 1.C.3 The City shall assist in the relocation of residents who reside in mobilehome parks that are converting to another use, or assist residents in the purchase of mobilehome parks if the mobilehome park is converting to condominium ownership where Redevelopment Agency, state, or federal funds are used for the new use
- 1.C.4 In accordance with the requirements of state law, the City shall deny any request for the conversion or demolition of an existing residential dwelling unit located within the Coastal Zone occupied by a low- or moderate-income household unless provisions are made for replacement of the dwelling unit.

- 1.C.5 In accordance with the requirements of state law, the City shall deny any request for the conversion or demolition of any residential structure located within the Coastal Zone for development of a non-residential use which is not coastal dependent unless the City finds that the residential use is no longer feasible in that location. If the City makes this determination and authorizes the conversion or demolition of the residential structure, it shall require replacement of all dwelling units occupied by low- or moderate-income households in accordance with state law.
- 1.C.6 The City shall diligently pursue the elimination of overcrowded, unsafe, unsanitary conditions, and nuisance abatement.
- 1.C.7 The City shall inventory data on residential density and proportion of lower-income households in each area to encourage and facilitate improvements in needed areas.
- 1.C.8 The City shall encourage and promote the rehabilitation and expansion, where feasible, of mobile home parks.
- 1.C.9 The City shall encourage and promote the retention, rehabilitation, and maintenance of historic structures in the City.
- 1.C.10 The City shall seek to preserve all assisted multi-family rental housing units at risk of being converted to market-rate housing.

EQUAL ACCESS

- Goal 1.D. To ensure equal housing opportunities for all persons in Eureka regardless of age, race, religion, sex, marital status, national origin, color, or other barriers that prevent choice in housing.

Policies to Implement this Goal

- 1.D.1. The City shall promote housing opportunities for all persons regardless of race, religion, sex, marital status, national origin, color, or other barriers that prevent choice in housing.

ENERGY CONSERVATION

- Goal 1.E. To encourage and maintain energy efficiency in new and existing housing.

Policy to Implement this Goal

- 1.E.1 The City shall continue to promote energy conservation in the design of all new residential structures and shall promote incorporation of Title 24 energy conservation and weatherization features in existing homes.

IMPLEMENTATION PROGRAMS

To achieve the goals discussed in the proceeding section, the Housing Element identifies implementation programs. These programs and their status are discussed below.

- I.1 The City shall prepare an inventory of existing vacant residentially zoned lots owned by public agencies and evaluate the potential for residential development of each lot. Once this evaluation is completed the City will outreach to organizations involved in the building trades, especially Humboldt Builders' Exchange, and advise them of the City's interest in developing these lots for residential use with the support of Redevelopment funds.

- Responsibility: Redevelopment Department; Community Development Department
- Time Frame: FY 2004-2005

- I.2 The City shall conduct an evaluation of the feasibility and desirability of annexing surrounding land for residential development. The City will be supportive of annexation proposals and will allocate excess public service capacities to annexation of developable lands contiguous with City boundaries. The City is effectively surrounded by urban scale residential development in County jurisdiction. Residents of the County have not supported annexations efforts proposed by the City in the past.

- Responsibility: City Manager; Community Development Department
- Time Frame: FY 2005-2006

- I.3 The City shall be open to proposals to annex lands surrounding the city limits for residential use and mixed-use.

- Responsibility: City Manager, Community Development Department
- Time Frame: Annually

- I.4 The City shall post and distribute information on second dwelling units and on residential conversions and outreach the Zoning Ordinance's revised second dwelling unit provisions to further facilitate development of second units on existing developed single-family lots as a means of promoting these forms of affordable housing.

- Responsibility: Community Development Department
- Time Frame: FY 2003-2004, annually

- I.5 The City shall prepare an inventory of existing and underutilized buildings in Downtown and Old Town and evaluate the potential for converting and redeveloping such buildings for mixed use (e.g. commercial-residential, live/work) or residential use (e.g. apartments, condominiums, efficiency units, and single room occupancy).

- Responsibility: Redevelopment Department, Community Development Department
- Time Frame: FY 2004-2005

- I.6 Based on the inventory prepared under implementation program I.5, The City will meet with property owners, in conjunction with the Eureka Main Street Program, the Redevelopment Department, and/or a non-profit developer to convert/redevelop buildings for mixed or residential use. The City shall continue to make use of limited Redevelopment Agency funds and will continue applying for HOME Program funds to eliminate the hazards of unreinforced masonry in designated buildings. The City will meet with property owners and the Eureka Main Street Program annually to discuss funding cycles and potential grant applications
- Responsibility: Redevelopment Department, Community Development Department
 - Time Frame: FY 2005-2006
- I.7 The City shall continue to partner with the non-profit Eureka Housing Development Corporation created in 1996 by making available redevelopment funds for the development of low- and moderate-income housing.
- Responsibility: Redevelopment Department
 - Time Frame: Annually
- I.8 The City shall conduct an evaluation of the feasibility of developing air space above parking lots in Downtown and Old Town for residential use. If the results of the evaluation conclude such a program is feasible, the City shall make use of redevelopment funding opportunities and partner with non-profit corporations to develop residential units affordable to low-and moderate-income households.
- Responsibility: Redevelopment Department, Community Development
 - Time Frame: FY 2005-2006
- I.9 The City shall undertake a study of older motels and their potential for conversion to residential use for seniors, and low-and moderate-income households or their replacement by housing. If the results of this study conclude such a program is feasible, the City will work with property owners and/or a non-profit agency or developer to convert one or more of these older motels to residential use and will make use of redevelopment funds, first-time homebuyers funds, and HOME funds to assist in the rehabilitation of these units.
- Responsibility: Housing Advisory Board, Redevelopment Department, Housing Authority, Community Development Department, Fire Department, Building Department, senior representatives, Homeless representatives, non-profit housing developer.
 - Time Frame: FY 2004-2005
- I.10 In accordance with the requirements of state law, the City shall revise its Zoning Ordinance to provide for a density bonus of at least 25 percent and at least one other incentive for residential projects of five or more units that reserve at least 20 percent of their units for lower-income households, 10 percent for very low-income households, or 50% for qualified senior citizens

- Responsibility: City Council, Planning Commission, Housing Advisory Board, Redevelopment Department, Community Development Department
 - Time Frame: 2004-2005
- I.11 The City shall give high priority to development proposals that include on-site residential units affordable to low-and moderate-income households to minimize the review and approval time for such applications. This is to include fast-track review processing for development proposals that include affordable housing units for very-low income households.
- Responsibility: City Council, Planning Commission, Redevelopment Department, Community Development Department
 - Time Line: Annually
- I.12 The City shall continue to allow emergency shelters to be located within the CS (Service Commercial), ML (Limited Industrial), MG (General Industrial), and MC (Coastal Dependent Industrial) districts as principally permitted uses.
- Responsibility: Community Development Department
 - Time Frame: Annually
- I.13 The City shall continue to work with local public and non-profit agencies that develop and fund transitional housing for homeless, marginally homeless persons, and Special Needs Groups by participating in outreach programs, membership and participation in the Continuum of Care efforts, meeting with representatives on an annual basis to discuss the specifics of locating such housing within the City, and in the continuing efforts to annually fund the Multiple Assistance Center.
- Responsibility: Housing Advisory Board, Redevelopment Department, Housing Authority
 - Time Frame: Annually
- I.14 The City shall continue work with the Housing Authority to issue further rounds of mortgage credit certificates to help first-time homebuyers.
- Responsibility: City Council Planning Commission, Redevelopment Department
 - Time Frame: FY 2004-2005
- I.15 The City shall apply for Community Development Block Grant (CDBG) and other funds as appropriate for the multi-family Rental Rehabilitation/Construction Program, the Owner/Occupant Rehabilitation Program, and the Full-Scale Neighborhood Improvement Organization Program.
- Responsibility: City Council, Housing Advisory Board, Redevelopment Department
 - Time Frame: Annually

- I.16 The City shall continue to post and distribute information on the enforcement program of the State Fair Employment and Housing Commission with regard to resolution of fair-housing complaints. This distribution will include placing this information at a variety of public locations including public libraries, community and senior centers, local social service offices, and City Administrative offices. The City shall continue to refer fair housing complaints to the appropriate entity including the US Department of Housing and Community Development (HUD), State Department of Fair Employment and Housing and the City's Tenant Grievance Hearing Procedure.
- Responsibility: Redevelopment Department
 - Time Frame: Annually
- I.17 The City shall continue to review building plans for compliance with state energy efficiency standards.
- Responsibility: Redevelopment Department, Building Department
 - Time Frame: Annually
- I.18 The City shall post and distribute information on currently available weatherization and energy conservation programs.
- Responsibility: Redevelopment Department, Building Department
 - Time Frame: Annually
- I.19 The City shall prepare an annual monitoring report that summarizes housing development and rehabilitation activity by income category and reports on progress in meeting Eureka's fair share housing.
- Responsibility: Redevelopment Department
 - Time Frame: Annually
- I.20 The City to continue to aggressively market housing programs
- Responsibility: Redevelopment Department
 - Time Frame: Annually
- I.21 City to continue to encourage first-time homebuyers with financial assistance through the first-time homebuyers program.
- Responsibility: Redevelopment Department
 - Time Frame: 2004-2005, annually
- I.22 The City will seek to preserve all assisted multi-family housing units at risk of being converted to market rate rental housing. This is to be accomplished by working with public and/or private housing agencies that have expressed an interest in rights-of-first-refusal for publicly assisted housing projects at-risk of conversion to market-rate housing; and by establishing a monitoring program for local Section 8 contracts including an early warning

system for units at risk of being converted to market-rate. The program will include provisions to gauge owner interest in Section 8 renewal, to identify units likely to be acquired and managed as Section 8 housing and respond to federal and state notices.

- Responsibility: Redevelopment Department
- Time Frame 2004-2005

- I.23 To facilitate the development of low- and moderate-income residential units in non-residential zones by both the conversion of vacant upper floors of existing structures into residential units and inclusion of residential units in new construction, the City will perform the following:

Organize and sponsor workshops, inviting professionals in the areas of fire codes, unreinforced masonry, and mobility access requirements to speak with local architects, engineers, designers, and the development community on alternate affordable methods of achieving consistency with building, fire and access codes;

Comprehensively review the parking requirements in Old Town and Downtown in the hope of reducing or eliminating parking requirements for residential uses in these non-residential zones;

Undertake a study of the use patterns of city owned parking lots in the Old Town and Downtown areas and evaluate the options for assignment of these parking spaces for residential use in the evening hours.

The City will use Redevelopment funds to participate in the development of airspace above parking lots into residential units in the Old Town and Downtown areas.

- Responsibility: City Manager, Redevelopment Department, Community Development Department
- Time Frame: 2005-2006

- I.24 To assist in the development of vacant infill sites for low and moderate income housing, the City will do the following:

Advertise the applicability of the relaxed standards allowing secondary dwelling units by right in one-family zones by newspaper ads and placement of flyers at the Builders Exchange;

Expedite and give priority to the approval of the site plan and building permits for developments in conformance with development standards in multi-family zones;

Contract for the preparation of multi-unit complex designs for use by the development community and support their use as approvable examples of façade design for neighborhood compatibility;

Participate in the purchase of vacant infill lots and solicit Requests-for-Proposals for the development of affordable housing on these parcels at reduced sale prices.

Develop a density bonus ordinance that includes two incentives to encourage the development of affordable housing.

- Responsibility: Community Development Department, Building Division of the Public Works Department, Redevelopment Department
- Time Frame: 2006-2007

I.25 The City will seek to preserve all assisted multi-family housing units at risk of being converted to market rate rental housing. This is to be accomplished by working with public and/or private housing agencies that have expressed an interest in rights-of-first-refusal for publicly assisted housing projects at-risk of conversion to market-rate housing; and by establishing a monitoring program for local Section 8 contracts including an early warning system for units at risk of being converted to market-rate. The program will include provisions to gauge owner interest in Section 8 renewal, to identify units likely to be acquired and managed as Section 8 housing and respond to federal and state notices.

- Responsibility: Redevelopment Department
- Time Frame 2004-2005

Table I-1

QUANTIFIED OBJECTIVES
Eureka
(January 1, 2002 to July1, 2007)

Category	Very Low	Low	Moderate	Above Moderate	Total
NEW CONSTRUCTION					
Eureka Fair Share Allocation					
HCAOG Housing Needs Determination	125	83	83	253	544
For period 2002 to 2008					
Residential Permits issued 1/2001 to 7/2003	0	1	47	39	90
Remaining Need	125	82	36	214	454
 Expected Units Developed Through Housing Programs					
Implementation Program I.4 (Residential Conversions)	15	15	0	0	30
Implementation Program I.5 (Secondary Units)	60	60	0	0	120
Implementation Program I.8 (Commercial Conversions)	50	50	0	0	100
 Units Developed by the Private Market	 0	 0	 100	 200	 300
 Total New Construction	 125	 125	 100	 200	 550

Table I-1 (continued)
Quantified Objectives
(January 1, 2002 to July 1, 2007)

Category	Very Low	Low	Moderate	Above Moderate	Total
CONSERVATION					
Implementation Program I.20 (Mortgage Credit Certificates)	0	0	12	0	12
Section 8 Certificates	503	0	0	0	503
Section 8 Vouchers	150	0	0	0	150
First Time Homebuyers Program	1	16	33	0	50
“At Risk” Units	6	66	57	0	129
Total Conservation	660	82	102	0	844
REHABILITATION					
CDBG Owner-Occupied Rehabilitation ¹	10	10	0	0	20
CDBG Renter-Occupied Rehabilitation ¹	10	10	0	0	20
Implementation Program I.21 (Multi-Family Rental Rehabilitation)	5	5	5	0	15
Implementation Program I.21 (Full-Scale Neighborhood Improvement Organization Program)	90	58	52	0	200
Implementation Program I.21 (Owner Occupant Rehabilitation Program)	6	6	28	0	40
SRRP (Payback) ²	3	3	0	0	6
Total Conservation	124	92	85	0	301

Notes: ¹ The units listed here are funded by grants awarded the City prior to 2002

² These units are expected to be funded by paybacks derived from the revolving fund set up as part of the State Rental Rehabilitation Program

PART II

BACKGROUND REPORT

INTRODUCTION

The information contained in this Background Report comes primarily from the U.S. Census Bureau, the California Department of Finance, housing market evaluations prepared by City Staff and other local sources.

This Background Report profiles the City of Eureka's housing picture. Topics discussed include the following:

- Population;
- Eureka's housing stock and its characteristics;
- Housing Needs; current and projected;
- Special Groups housing needs;
- Sites available to meet future housing needs and services to support development of these sites;
- land use controls and governmental constraints on the production and availability of housing;
- existing housing programs and activities in Eureka during the period 1992 to 2001 and evaluation of Eureka's 1992 Housing Element;
- public participation efforts;
- Housing Element consistency with the General Plan;
- summary of the findings contained in the Background Report;
- special housing requirements; and
- bibliographic references and persons consulted in the preparation of the background report.

POPULATION CHARACTERISTICS

AGE

Between 1990 and 2000, the City population decreased by 3.3%, from 27,025 to 26,128 according to the U.S. Census Bureau. Similarly, the number of households in Eureka also decreased by 2.4% from 11,137 to 10,942 according to the U.S. Census Bureau, a trend also confirmed by the Comprehensive Housing Affordability Strategy (CHAS) produced by Housing and Urban Development.

Table II-1
Population by Age
City of Eureka

Age Group	1990		2000		Change	Percent Change
	Number	Percent	Number	Percent		
Under 5 years	1840	6.8	1508	5.8	-332	(18%)
5 to 9 years	1909	7.0	1713	6.6	-196	(10.3%)
10 to 14 years	1894	7	1653	6.3	-241	(12.7%)
15 to 19 years	1633	6.1	1710	6.6	77	4.7%
20 to 24 years	1986	7.4	2312	8.9	326	16.5%
25 to 34 years	4368	16.1	3577	13.7	-791	(18.1%)
35 to 44 years	2525	9.5	3771	14.5	1246	(15%)
45 to 54 years	2521	9.5	4008	15.3	1487	59%
55 to 59 years	1023	4.0	1183	4.5	160	15.6%
60 to 64 years	1109	4.1	865	3.3	-244	(22%)
65 to 74 years	2221	8.2	1786	6.8	-435	(19.6%)
75 to 84 years	1511	5.6	1429	5.5	-82	(5.4%)
85 years and over	408	1.5	414	1.6	6	1.5%

Population projections for the City of Eureka are based on a ratio of the County of Humboldt 2040 population projections prepared by the State Department of Finance. According to the 2003 population estimates, the City population was 26,100, 21% of the total County population. Extrapolating the County 2040 projection of 146,933, the City could see a population of 30,856 in the year 2040. The Humboldt County Association of Governments (HCAOG) has prepared the Regional Housing Needs Plan for Humboldt County, January 2001 – July 2008. The household projections for the City of Eureka to the year 2008 by income group are detailed in Table II-2.

Table II-2
Household Projections - Needs By Income Group

Income Group	Jan. 1, 2001		July 1, 2008		Jan. 2001 to July 2008	
	Number	%	Number	%	Number	%
Very Low	3,128	29	3,226	28	88	25
Other Low	2,146	20	2,208	20	56	16
Moderate	1,797	17	1,863	17	60	17
Above Moderate	3,763	34	3,927	35	147	42
Total	10,834	100	11,244	100	351	100

EMPLOYMENT CHARACTERISTICS

The workforce in Eureka encompasses professional, technical, production, transportation, and service occupations. The major employers in Eureka and in the vicinity of the City represent a wide range of employment sectors and generally employ between 10 and 200 employees.

Employment By Industry

In the 2000 census, the educational, health, and social services sector employed the largest proportion of persons, with 2,662 persons or 24.9%. The arts, entertainment, recreation, accommodation, and food services sector had the largest percentage increase in employment since the 1990 census with an increase of 84% (991 persons). Similarly, public administration employment grew by 22% or 136 persons. Persons employed in manufacturing occupations decreased by 130% (781 persons). The trend in industry implies a departure from manufacturing and its associated trades and suggests a growth in the public administration, education and the arts in the City of Eureka.

**Table II-3
Employment by Industry**

Industry	1990		2000		Change	% change
	Number	Percent	Number	Percent		
Agriculture, forestry, fishing, mining	353	6.74%	399	3.73%	46	11.53%
Construction	657	12.54%	695	6.50%	38	5.47%
Manufacturing	1378	26.30%	597	5.58%	-781	-130.82%
Transportation, Warehousing, and Utilities	355	6.78%	421	3.94%	66	15.68%
Wholesale Trade	513	9.79%	363	3.39%	-150	-41.32%
Retail Trade	2381	45.45%	1507	14.09%	-874	-58.00%
Information	n/a		228	2.13%	n/a	n/a
Finance, Insurance, Real Estate	612	11.68%	688	6.43%	76	11.05%
Professional, Scientific, Management, Administrative, and Waste Management	930	17.75%	695	6.50%	-235	-33.81%
Educational, Health and Social Services	2102	40.12%	2662	24.89%	560	21.04%
Arts, Entertainment, Recreation, Accommodation, and Food Services	188	3.59%	1179	11.02%	991	84.05%
Public Administration	477	9.10%	613	5.73%	136	22.19%
Other Services	930	17.75%	647	6.05%	-283	-43.74%
Total	5239		10694			

EMPLOYMENT BY OCCUPATION

Since the 1990 census, the number of persons in professional occupations in Eureka decreased by 24% (107 persons) and represents the largest occupational decrease in the City. Sales and Office occupations were the second largest decrease in occupations being reduced by 15%.

Table II-4
Employment by Occupation

Industry	1990		2000		Change	% Change
	Number	Percent	Number	Percent		
Management and Professional	2703	0.26	2596	0.24	-107	-24.3
Sales and Office	3196	0.30	2998	0.28	-198	-15.1
Service	2104	0.20	2577	0.24	473	5.5
Farming, Fishing, and Forestry	289	0.03	183	0.02	-106	-1.7
Construction, Extraction, and Maintenance	1214	0.11	987	0.09	-227	-4.4
Production and Transport	1075	0.10	1353	0.13	278	4.9
Total	10581		10694			

Table II-5
Wages

Occupation	Entry Level Hourly			Average Hourly		
	Wage	Annual Income	Housing Allocation	Wage	Annual Income	Housing Allocation
Management	\$14.23	\$29,528	\$740	\$27.58	\$57,356	\$1,434
Business Finance Operations	\$13.62	28,330	654	23.50	48,840	1,222
Computer and mathematical	11.23	23,358	539	19.65	40,872	1,022
Architecture and Engineering	15.16	31,358	728	24.29	50,523	1,263
Life, Physical and Social Science	12.37	25,730	594	21.32	44,346	1,109
Community and Social Service	8.72	18,138	419	16.07	33,426	836
Legal	11.76	24,461	564	21.98	45,718	1,143
Education, Training, Library	10.12	21,050	486	19.43	40,414	1,010
Arts, Design, Entertainment, Sports, and media	8.36	17,389	401	14.77	30,722	768
Healthcare Practitioners, and Technical	13.93	28,974	669	26.78	55,702	1,393
Healthcare Support	8.01	16,661	384	11.02	22,922	573
Protective Services	10.00	20,800	480	19.72	41,018	1,025
Food Preparation and Serving	6.75	14,040	324	7.87	16,370	409
Building, Ground and Maintenance	7.06	14,685	339	10.63	22,110	553
Personal Care and Service	7.04	14,643	338	9.69	20,155	504
Sales and Related	6.83	14,206	328	11.06	23,005	575
Office and Administration	8.32	17,306	399	12.73	26,478	662
Farming, Fishing, Forestry	7.13	14,830	342	12.79	26,603	665

Construction and Extraction	11.56	24,045	555	19.03	39,582	990
Installation, Maintenance, Repair	10.48	21,798	503	16.93	35,214	880
Production	7.84	16,307	376	13.14	27,331	683
Transportation and Material	7.82	16,266	375	12.89	26,811	670

HOUSEHOLD INCOME

According to the 2000 Census, the median household income for the City of Eureka was \$25,849, which is lower than the median household income for Humboldt County identified as \$31,226.

Eureka households earning less than \$25,000 annually decreased from 62% of all households in 1990 to 49% in 2000. Households earning over \$50,000 annually have increased since 1990 when 14% of households earned this amount compared to 23% of households earning this amount in 2000.

The 2000 census defines poverty level by using a set of money thresholds that vary by family size. If the total family or unrelated individual income falls below the particular poverty threshold, then the family or unrelated individual is classified as being “below the poverty level”. The Federal Department of Housing and Urban Development (HUD) establishes these thresholds for communities, establishing classes of very low-, low-, moderate-, and above moderate-income levels. HUD guidelines identify that households earning less than 50% of the median income are considered at the poverty level. In the Eureka census, 5,982 persons were considered to earn less than the 1999 poverty level, approximately 24% of the Eureka population.

HOUSING STOCK AND CHARACTERISTICS

HOUSING STOCK GROWTH AND COMPOSITION

The number of housing units in Eureka decreased from 11,781 in 1990 to 11,637 in the year 2000 according to the U.S. Census.

According to the California Department of Finance estimates (E-5 Report), Eureka’s housing stock was predicted to add 472 units to its 1990 base of 11,781, for a compound annual growth rate of 0.4 percent.

Almost one-third of Eureka’s housing stock is multi-family housing, a mix that has remained constant since 1980. Table II-6 shows housing stock composition for Eureka for the years 1990 through 2000.

Table II-6**HOUSING STOCK COMPOSITION**

Eureka
1990 through 2000

Units in Structure	1990		2000		Change	
	Number	Percent	Number	Percent	Number	Percent
Owner Occupied	5,631	100%	5,128	100%	-503	-8.9
Single-family detached	5153	91.5	4,774	93.1	-379	-6.8%
Single-family attached	115	3.0	112	2.2	-3	-0.02
Duplex	54	1.0	51	1	-3	-0.02
3 or 4 units	39	.07	50	1	11	0.21
5 to 9 units	24	.04	0	0	-24	-.04
10 to 19	0	0	0	0	0	0
20 to 49	0	0	8	.15	8	0.15
50 or more	0	0	6	.1	6	0.11
Mobile home	215	3.9	102	2	-113	-2.0
Other (includes RV's, Vans, boats etc)	31	.06	25	.5		
Renter Occupied	5,477	100%	5,814	100%	330	6.1%
Single-family detached	2043	37.3	2,055	35.4	12	0.22
Single-family attached	231	4.3	238	4.1	7	0.13
Duplex	706	12.9	770	13.3	64	1.2
3 or 4 units	1,170	21.4	1,168	20.1	-2	-0.04
5 to 9 units	644	11.8	751	13	107	2.0
10 to 19	400	7.4	410	7.1	10	0.19
20 to 49	150	2.9	200	3.4	50	0.1
50 or more	0	0	176	3	176	3.2
Mobile Home	48	.1	46	0.8	-2	-0.04
Other	85	1.7	0	0	-85	-1.6

Source: U.S. Census Bureau

With the exception of the City of Arcata, Eureka had the highest proportion of multi-family housing of any city in Humboldt County in 2000. Table II-7 shows comparative housing stock composition for Humboldt County cities.

Table II-7

COMPARATIVE HOUSING STOCK COMPOSITION
Humboldt County Cities
2000

City	Total	Single Family	% of Total	2-4 Units	% of Total	5+ Units	% of Total	Mobile Homes	% of Total
Arcata	7,066	3,525	49.9	1,036	14.7	1,942	27.5	701	10.0
Blue Lake	495	356	72.0	61	12.5	56	11.5	80	16.2
Eureka	10,942	7,179	65.6	2,374	21.7	1,597	14.6	194	1.8
Ferndale	619	537	87.0	83	13.5	21	3.5	0	0.0
Fortuna	4,190	3,039	72.5	598	14.3	312	7.5	371	8.9
Rio Dell	1,234	976	79.1	173	14.0	27	2.2	145	11.8
Trinidad	170	154	91.0	20	1.2	2	1.2	19	1.1

Source: U.S. Census Bureau

In addition to the standard housing units reported by the Department of Finance, there are a number of motels in Eureka that house people for extended periods. According to the City's Finance Department records, there are 20 motels that regularly report transient occupancy tax exemptions for stays in excess of 30 days. Table II-8 lists these motels, along with the total number of units and the number of units that are being used for long-term occupancy.

TABLE II-8

USE OF MOTELS AS RESIDENCES
Eureka
2002

Name of Motel	Address	Total Number of Units	Number of TOT Exempt Units
Bayshore Inn			
Blue Heron Lodge	2245 Broadway	7	7
Budget Motel	1140 Fourth	44	21
Chin's	4200 Broadway	14	13
Christie's	1420 Fourth	24	17
Discovery Inn	2832 Broadway	45	9
Econo Lodge	1630 Fourth	41	26
Flamingo	4255 S. Broadway	21	7
Fireside Motel	1716 Fifth	64	50
Heritage Inn	801 Broadway	14	8
Holiday Inn	2223 4 th Street	60	10

McCullens Motel	1503 McCullens	12	11
Pine Motel	2411 Broadway	14	6
Red Lion	1929 4 th Street	50	15
Royal Inn	1137 Fifth	29	10
Safari Motel	801 Broadway	21	9
Serenity Inn	2109 Broadway	33	33
Sunrise Inn	4 th and C	25	3
Townhouse	933 Fourth	20	3
Travel Lodge	4 th and “B”	26	6
Total		564	264

Source: City of Eureka Finance

Coastal Zone

Government Code Section 65588(d) identifies coastal zone requirements for housing elements. According to City Building Department records, 56 new units have been constructed in the coastal zone since 1982. All of these units have been affordable to low- and moderate-income households.

According to state law, the conversion or demolition of existing residential dwelling units within the Coastal Zone occupied by persons and families of low or moderate income shall not be authorized unless provision has been made for the replacement of those units (Government Code section 65590). In addition, according to state law, the conversion or demolition of any residential structure for purposes of a non-residential use which is not coastal dependent shall not be authorized unless the City determines the residential use is no longer feasible. If the City makes this finding and allows conversion or demolition of any residential structure, it must require replacement of any dwelling units occupied by persons of low- or moderate-income (Government Code 65590). According to City Building Department records, Community Development records, and a review of coastal permits acted on by the State Coastal Commission, five residences in the coastal zone were removed in this housing cycle. Two of these resulted from fire damage that destroyed the structures and residential units were incorporated into the re-construction, and three involved the removal of dilapidated dwellings where moderate-income units were incorporated into the re-construction. All of these replacement units were constructed within the coastal zone.

According to Building Department records, 36 low- and moderate-income units were required to be constructed as replacement of demolished low-income units between the years 1978 to 2000; 31 of these were demolished or converted between the years 1978 to 1982. These were all constructed in the coastal zone. As provided by state law, new housing developments constructed in the coastal zone shall, where feasible, provide housing for persons and families of low- or moderate-income (Government Code 65590).

AGE AND CONDITION OF HOUSING STOCK

Eureka has a relatively old housing stock. According to the 2000 Census, the median-age house in Eureka was built in 1951. By comparison, the median-age house in California was built in 1970.

The age of Eureka's housing stock reflects the existence of a very large stock of Victorian era housing, built circa 1860 through 1900. Of the 3,858 housing units built before 1940, approximately half were owner occupied and half were renter occupied in 2000. The City of Eureka has been shaped by geography and the environment, isolated from the outside world for the first 50 years of its existence because of mountains and dense forests. Eureka's location opposite the entrance to Humboldt Bay greatly contributed to its role as the maritime and commercial hub of the region. The many different groups of people that have inhabited this place have shaped this cultural landscape.

The notable study by the Eureka Heritage Society, published as Eureka, An Architectural View (1987) and also known as the "Green Book", documented historical resources in the city under the criteria established at that time, focusing on historic buildings and architectural styles. The periods identified in the Eureka Heritage Society publication included, Gold and Lumber, 1849-1870; A Lively Small Town 1870-1880; Contented Prosperity 1880 to 1900; Queen City of the Ultimate West 1900 to 1930; Depression and War 1930 to 1945; and The Postwar Period 1945 to the present.

Table II-9 shows the age of Eureka's housing stock by tenure.

Table II-9

TENURE BY YEAR STRUCTURE BUILT

Eureka
2000

Median Year Built - 1951

Year Built	Total Units	Percent	Vacant Units	Total Occupied Units	Owner	Renter
1999 to 2000	72	0.6	0	72	37	35
1995 to 1998	232	2.0	24	208	32	176
1990 to 1994	347	3.0	10	337	160	177
1980 to 1989	643	5.5	3	640	205	435
1970 to 1979	1,111	9.6	60	1,051	363	688
1960 to 1969	1,356	11.7	77	1,279	555	724
1950 to 1959	2,361	20.4	152	2,209	1,331	878
1940 to 1949	1,614	13.0	71	1,543	781	762
1939 or earlier	3,858	33.3	255	3,603	1,664	1,939

Source U.S. Census 2000

As would be expected of any city with a large stock of older housing, Eureka has a substantial rehabilitation need. According to a 2003 windshield survey by the Redwood Community Action Agency, out of 8,236 housing units scored 71% (6,154) were in need of some form of rehabilitation;. Of these 6,154 units, 196 were dilapidated, 1,283 were in need of substantial rehabilitation, 2,266 were in need of moderate rehabilitation, and 2,409 were in need of minor repair. These are significantly higher than the 1992 figures given the changes in scoring protocol: foundations, existence of asbestos siding, electrical fuse systems, and single glazed windows were scored differently in the current survey.

HOUSING TENURE AND VACANCY RATE

According to the U.S. Census bureau, 50% (5,814 units) of Eureka's housing stock was renter occupied in 2000. By comparison, about 43% percent of California's housing stock was renter occupied in 2000. Of the 5,814 renter-occupied units, 39.5 percent (2,293 units) were either single-family detached or single-family attached units.

The vacancy rate provides a quantified measure of supply and demand. The rule of thumb is that an overall vacancy rate of 4.5 percent indicates a market reasonably well balanced between supply and demand. According to the U.S. Census Bureau, Eureka's overall vacancy rate was 5.7 percent in 2000. The vacancy rate for detached and attached single-family housing was 4.9 percent and 7.9 percent respectively. Vacancy rates for multi-family housing units were in the range of 7.7 percent to 8.5 percent.

Table II-10 shows vacancy rates for Eureka in 2000 by tenure and housing type.

TABLE II-10
VACANCY BY TENURE AND HOUSING TYPE *
Eureka 2000

Type of Unit	Total	Percent of Total	Total Occupied	Vacancy Rate	Owner Occupied	Renter Occupied	% of Units Renter Occupied
SFD detached	7,177	61.9	6,829	4.9%	4,774	2,055	28.6%
SFD attached	380	3.3	350	7.9%	112	238	62.5%
2-units	854	7.4	821	3.9%	51	770	90.2%
3 to 4-units	1,331	11.5	1,218	8.5%	50	1,168	87.8%
5+ units	1,679	14.5	1,551	7.7%	14	1,537	91.5%
mobilehome/other	173	1.5	173	0.0%	127	46	26.6%
Total	11,594	100	10,942	6.6%	5,128	5,814	50.2%

Source: U.S. Census 2000

* The figures in this table are derived from Census Summary File 3 (SF3 tables H-31 and H-32) and vary slightly from the estimates for total housing units and total occupied housing units reported in Census Summary File 1 (SF1). This is because SF3 is based on a sample count while SF1 is based on a full count of housing units in the city. SF1 reports 11,637 total housing units and 10,957 total occupied housing units; these are the figures used elsewhere in this report.

According to the California Department of Finance, vacancy rates in Eureka in 2000 were essentially the same as in 1990 (which was 5.47%). Compared to vacancy rates in other Humboldt County cities, Eureka exhibited the fifth highest vacancy rate of the seven incorporated cities. Table II-11 shows comparative vacancy rates for Humboldt County cities.

TABLE II-11

COMPARATIVE VACANCY RATES
Humboldt County Cities
1990 through 2000
(percent)

Year	Arcata	Blue Lake	Eureka	Ferndale	Fortuna	Rio Dell	Trinidad
1990	3.63	7.96	5.47	4.87	4.85	6.50	15.00
1991	3.63	7.90	5.47	4.87	4.86	6.50	15.00
1992	3.63	7.94	5.47	4.81	4.86	6.49	14.93
1993	3.64	7.93	5.46	4.92	4.85	6.52	14.78
1994	3.63	7.89	5.47	8.48	4.85	6.48	14.78
1995	3.63	8.02	5.47	13.08	4.86	6.47	15.20
1996	3.63	8.02	5.47	13.04	4.85	6.50	15.20
1997	3.63	7.99	5.47	13.00	4.84	6.50	15.20
1998	3.64	7.92	5.44	4.74	4.83	6.53	15.20
1999	3.64	7.95	5.48	6.06	4.82	6.56	15.94
2000	3.65	7.94	5.48	6.35	4.83	6.54	15.79

Source: California Department of Finance

OVERCROWDING

An overcrowded housing unit is one in which more than 1.01 persons per room reside (excluding kitchen and bath). According to the U.S. Census Bureau, of the 10,942 occupied housing units in Eureka in 2000, 720 (6.6%) were overcrowded. Of these 720 overcrowded units, 96 (13.5%) were owner-occupied and 624 (87%) were renter-occupied.

According to City Staff, the U.S. Census Bureau estimate probably significantly underestimates the problem of overcrowding in the City. School district data, for example, indicates an increasing number of Hispanic and Asian immigrants enrolled in Eureka City Schools. This trend is confirmed by Santiago Cruz, Publisher of *El Heraldo* Hispanic newspaper in Eureka and is consistent with the information in the *General Plan Background Report on Population* that indicates a significant influx of immigrants into Eureka in the last two decades. These groups often have large families and low incomes or combined family accommodations that can result in overcrowded conditions. Overcrowding can also be viewed on a cultural level. In Hispanic cultures, it's acceptable to have many family members living together. What the U.S. Census defines as overcrowding may be what some struggling immigrants are used to in their native

countries. It may not be a permanent situation, it may be a first step in achieving home ownership, but it does not appear to be the norm according to Mr. Cruz.

HOUSING COSTS, AFFORDABILITY, AND OVERPAYMENT

Housing Costs

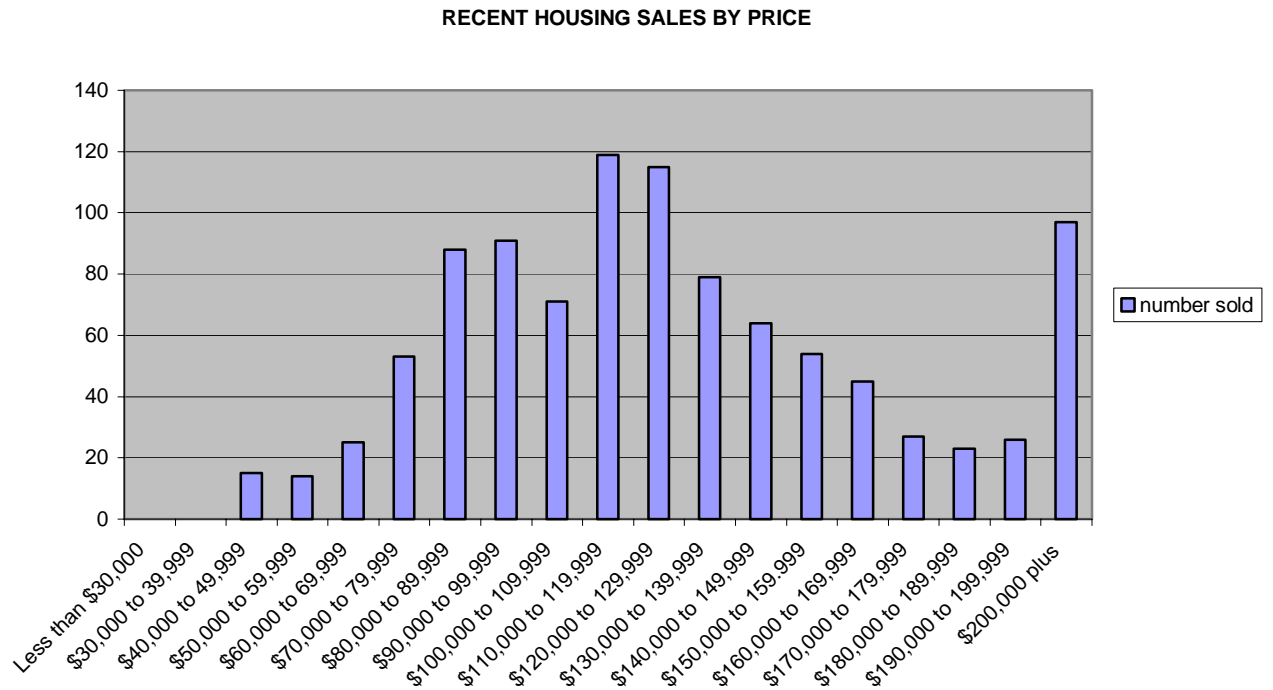
Housing Costs in Eureka are substantially below housing costs for California as a whole, even though we have seen a significant run-up in home prices in the last few years. According to information provided by the Humboldt Association of Realtors, the median sales price of housing sold in Eureka as of June 2003 was \$175,000. The U.S. Census Bureau reported the median value of housing in Eureka to be \$114,000 as of the 2000 census. California's median sales price, by comparison, was almost twice that of Eureka's at \$211,500 in 2000. Table II-12 shows housing sales by sales price for Eureka for the period January 2000 through December 2002. Figure II-1 graphically depicts recent housing sales by price.

Table II-12
Recent Housing Sales by Price in Eureka
January 1, 2000 through December 31, 2002

sales price	number sold	percent of total
Less than \$30,000	0	0
\$30,000 to 39,999	0	0
\$40,000 to 49,999	15	1.5
\$50,000 to 59,999	14	1.4
\$60,000 to 69,999	25	2.5
\$70,000 to 79,999	53	5.3
\$80,000 to 89,999	88	8.7
\$90,000 to 99,999	91	9.0
\$100,000 to 109,999	71	7.1
\$110,000 to 119,999	119	11.8
\$120,000 to 129,999	115	11.4
\$130,000 to 139,999	79	7.9
\$140,000 to 149,999	64	6.4
\$150,000 to 159,999	54	5.4
\$160,000 to 169,999	45	4.5
\$170,000 to 179,999	27	2.7
\$180,000 to 189,999	23	2.3
\$190,000 to 199,999	26	2.6
\$200,000 plus	97	9.6
total	1006	100

Source: Humboldt Association of Realtors

Figure II-1
Recent Housing Sales by Price
Eureka
2002



While acknowledging the recent run-up in home prices in the City of Eureka and the domino effect of increased costs of rental units, rental prices are still substantially below housing rental prices for California as a whole. According to the U.S. Census Bureau, the median contract rent in Eureka was \$495 in 2000. California's median contract rent, by comparison, was \$677 in 2000. Table II-13 shows contract rent for Eureka in 2000. Figure II-2 graphically depicts contract rent for Eureka in 2000.

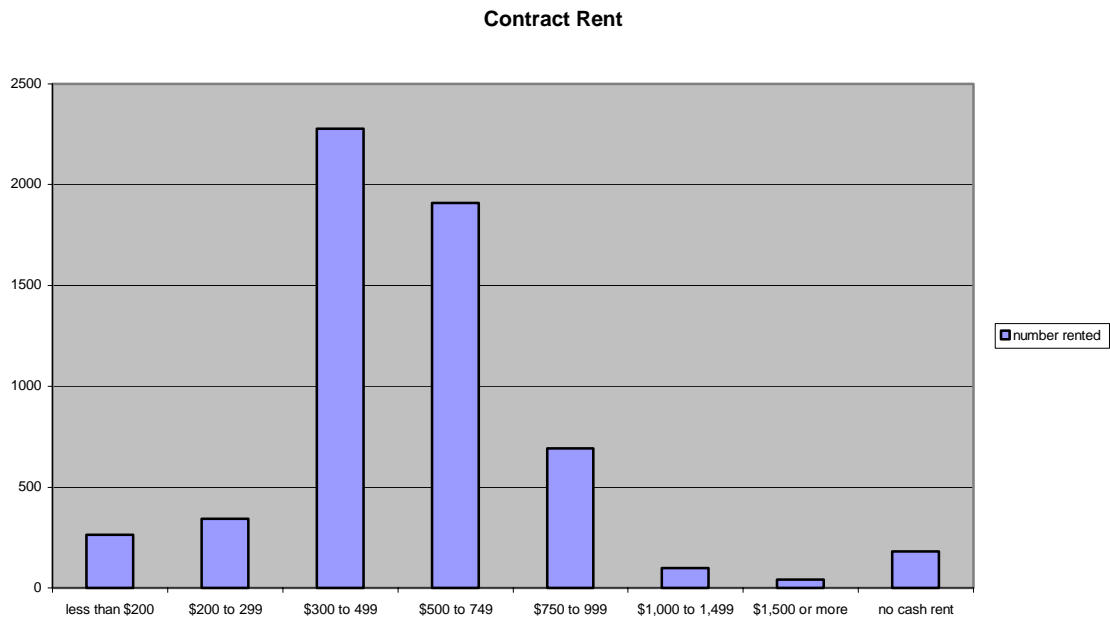
Table II-13
CONTRACT RENT
Eureka
2000

Contract Rent	Number Rented	Percent of Total
less than \$200	264	4.5
\$200 to 299	342	5.9
\$300 to 499	2,277	39.2
\$500 to 749	1,909	32.9
\$750 to 999	694	12
\$1,000 to 1,499	99	1.7
\$1,500 or more	40	0.7
no cash rent	182	3.1
median	495	

Source: U.S. Census 2000

FIGURE II-2
Contract Rent
Eureka
2000

Median Rent- \$495



Housing Affordability

HUD Income Limits

Each year the U.S. Department of Housing and Urban Development (HUD) publishes income limits for California to be used in conjunction with federal housing programs. These statistics are reported by metropolitan statistical area (MSA) or by county where no MSA has been defined. State housing law requires that these HUD figures be used when defining lower income families (see Health and Safety Code section 50079.5). Table II-14 shows the 2000 income limits for Humboldt County for various size families.

TABLE II-14
HUD INCOME LIMITS
Humboldt County
2003

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
30% of Median	9,616	10,900	12,250	13,600	14,700	15,800
Very Low Income	15,900	18,150	20,450	22,700	24,500	26,350
Low Income	25,400	29,050	32,700	36,300	39,250	42,150
Median Income	32,053	36,333	40,833	45,333	49,000	52,666

Source: HUD Median Family Income: \$42,600

Ownership Affordability

Home ownership appears to be affordable to most households in Eureka. A review of the data provided by the Humboldt Association of Realtors indicated that there were 107 homes in Eureka that sold for less than \$80,000 in the period January 1, 2001 through December 31, 2002. These homes would be affordable to very low-income households in Eureka according to the data provided in Table II-14. There were 591 homes that sold for less than \$130,000, most of which would be affordable to moderate-income households. Eureka's median priced home of \$114,000 would be affordable to all but the very low-and low-income households in Eureka. Table II-15 shows affordability for home ownership in Eureka at various income levels. For comparison purposes, a similar table has been developed as Table II-15.1 that identifies the effects a higher interest rate has on affordability.

TABLE II-15

OWNERSHIP AFFORDABILITY
6 Percent Interest Rate
Eureka
2003

HUD Category	Range	Annual Income²	Mortgage³	Monthly Payment	Price of Affordable House⁴
Very Low Income (50% MFI)	\$13,000 to 21,300	\$20,450	92,770	511	102,047
Low Income (80%MFI)	\$21,300 to 34,080	\$32,700	143,975	818	158,373
Median (100% MFI)	\$34,080 to 42,600	\$42,600	185,173	1065	203,690
Moderate (100%-120% MFI)	\$42,600 to 50,000	\$47,712	206,522	1193	227,174
Above Moderate (above 120%MFI)	\$50,000 and above	\$47,712+	206,522 +	1193 +	206,522 +

¹This distribution is based on 2003 HUD qualification guidelines

² HUD income limit for a 3-person family in 2003 (Median Family Income, 2003 MFI= \$42,600)

³Assumes a 10% down payment

⁴Assumes 30 percent of income for house expense, 6% interest rate, 30-year fixed-rate mortgage

Source: HUD, City of Eureka

Table II-15.1 has been included in this Housing Element to reflect the changes in the price of an affordable house based on interest rate change.

TABLE II-15.1

OWNERSHIP AFFORDABILITY
7 Percent Interest Rate
Eureka
2003

City of Eureka 2003 HUD Median Family Income: \$42,600

HUD Category	Range	Annual Income²	Mortgage³	Monthly Payment	Price of Affordable House⁴
Very Low Income (50% MFI)	\$13,000 to 21,300	\$20,450	82,403	511	90,643
Low Income (80% MFI)	\$21,300 to 34,080	\$32,700	128,546	818	141,400
Median (100% MFI)	\$34,080 to 42,600	\$42,600	165,672	1065	181,239
Moderate (100%-120% MFI)	\$42,600 to 50,000	\$47,712	184,912	1193	205,252
Above Moderate (above 120% MFI)	\$50,000 and above	\$47,712+	184,912 +	1278 +	205,252 +

¹This distribution is based on 2003 HUD qualification guidelines

² HUD income limit for a 3-person family in 2003 (Median Family Income, 2003 MFI= \$42,600)

³ Assumes a 10% down payment

⁴ Assumes 30 percent of income for house expense, 7% interest rate, 30-year fixed-rate mortgage

Source: HUD, City of Eureka

Table II-16
Historic Affordability Rates for the City of Eureka

Month-Year	Median Home Sales	Avg Mtg Rate	Median Household Income	Monthly Pmt PITI	Qualifying Income	Pmt as % of Median Income	Affordability Index
Jan-99	\$ 112,000	6.89%	\$ 32,456	\$ 709.91	\$ 28,396	26%	54%
Feb-99	\$ 110,250	6.93%	\$ 32,531	\$ 701.17	\$ 28,047	26%	55%
Mar-99	\$ 121,625	7.02%	\$ 32,605	\$ 779.39	\$ 31,176	29%	50%
Apr-99	\$ 98,500	7.05%	\$ 32,680	\$ 632.79	\$ 25,312	23%	59%
May-99	\$ 114,500	7.07%	\$ 32,756	\$ 736.82	\$ 29,473	27%	52%
Jun-99	\$ 120,825	7.26%	\$ 32,831	\$ 789.93	\$ 31,597	29%	49%
Jul-99	\$ 113,500	7.48%	\$ 32,906	\$ 755.66	\$ 30,226	28%	52%
Aug-99	\$ 98,500	7.59%	\$ 32,982	\$ 661.73	\$ 26,469	24%	57%
Sep-99	\$ 118,937	7.68%	\$ 33,058	\$ 804.92	\$ 32,197	29%	49%
Oct-99	\$ 111,500	7.67%	\$ 33,134	\$ 753.98	\$ 30,159	27%	52%
Nov-99	\$ 123,250	7.66%	\$ 33,210	\$ 832.75	\$ 33,310	30%	47%
Dec-99	\$ 117,450	7.65%	\$ 33,287	\$ 792.92	\$ 31,717	29%	49%
Jan-00	\$ 93,500	7.34%	\$ 33,363	\$ 615.35	\$ 24,614	22%	60%
Feb-00	\$ 122,500	8.06%	\$ 33,440	\$ 854.88	\$ 34,195	31%	46%
Mar-00	\$ 110,000	8.11%	\$ 33,517	\$ 770.72	\$ 30,829	28%	50%
Apr-00	\$ 111,500	8.10%	\$ 33,594	\$ 780.61	\$ 31,224	28%	50%
May-00	\$ 114,265	8.19%	\$ 33,671	\$ 805.73	\$ 32,229	29%	49%
Jun-00	\$ 106,500	8.27%	\$ 33,749	\$ 755.76	\$ 30,231	27%	52%
Jul-00	\$ 122,450	8.20%	\$ 33,826	\$ 864.13	\$ 34,565	31%	45%
Aug-00	\$ 128,000	8.10%	\$ 33,904	\$ 896.13	\$ 35,845	32%	43%
Sep-00	\$ 125,250	8.00%	\$ 33,982	\$ 869.88	\$ 34,795	31%	45%
Oct-00	\$ 129,500	7.91%	\$ 34,060	\$ 892.90	\$ 35,716	31%	43%
Nov-00	\$ 129,500	7.83%	\$ 34,139	\$ 887.15	\$ 35,486	31%	44%
Dec-00	\$ 118,500	7.68%	\$ 34,217	\$ 801.97	\$ 32,079	28%	49%
Jan-01	\$ 118,450	7.34%	\$ 34,296	\$ 779.56	\$ 31,182	27%	50%
Feb-01	\$ 132,500	7.18%	\$ 34,375	\$ 860.52	\$ 34,421	30%	45%
Mar-01	\$ 120,000	7.11%	\$ 34,454	\$ 774.80	\$ 30,992	27%	50%
Apr-01	\$ 126,000	7.09%	\$ 34,533	\$ 812.18	\$ 32,487	28%	48%
May-01	\$ 127,500	7.17%	\$ 34,612	\$ 827.36	\$ 33,094	29%	47%
Jun-01	\$ 128,500	7.18%	\$ 34,692	\$ 834.54	\$ 33,382	29%	46%
Jul-01	\$ 155,900	7.19%	\$ 34,772	\$ 1,013.33	\$ 40,533	35%	37%
Aug-01	\$ 127,000	7.06%	\$ 34,852	\$ 816.57	\$ 32,663	28%	48%
Sep-01	\$ 125,000	6.93%	\$ 34,932	\$ 794.98	\$ 31,799	27%	49%
Oct-01	\$ 135,000	6.73%	\$ 35,012	\$ 844.18	\$ 33,767	29%	46%
Nov-01	\$ 137,450	6.62%	\$ 35,093	\$ 851.48	\$ 34,059	29%	46%
Dec-01	\$ 130,000	6.77%	\$ 35,173	\$ 815.68	\$ 32,627	28%	48%
Jan-02	\$ 143,500	6.89%	\$ 35,254	\$ 909.57	\$ 36,383	31%	42%
Feb-02	\$ 125,000	6.85%	\$ 35,335	\$ 789.63	\$ 31,585	27%	49%
Mar-02	\$ 141,000	6.84%	\$ 35,417	\$ 889.95	\$ 35,598	30%	44%
Apr-02	\$ 145,000	6.95%	\$ 35,498	\$ 923.73	\$ 36,949	31%	42%

Month-Year	Median Home Sales	Avg Mtg Rate	Median Household Income	Monthly Pmt PITI	Qualifying Income	Pmt as % of Median Income	Affordability Index
May-02	\$ 150,000	6.82%	\$ 35,580	\$ 945.16	\$ 37,806	32%	41%
Jun-02	\$ 159,950	6.70%	\$ 35,662	\$ 997.64	\$ 39,906	34%	38%
Jul-02	\$ 160,000	6.55%	\$ 35,744	\$ 985.26	\$ 39,410	33%	39%
Aug-02	\$ 162,425	6.38%	\$ 35,826	\$ 1,000.19	\$ 40,008	34%	38%
Sep-02	\$ 160,000	6.29%	\$ 35,908	\$ 985.26	\$ 39,410	33%	39%
Oct-02	\$ 172,558	6.14%	\$ 35,991	\$ 1,062.59	\$ 42,504	35%	35%
Nov-02	\$ 162,000	6.08%	\$ 36,074	\$ 997.58	\$ 39,903	33%	38%
Dec-02	\$ 179,950	6.10%	\$ 36,157	\$ 1,108.11	\$ 44,324	37%	33%
Jan-03	\$ 175,000	5.96%	\$ 36,240	\$ 1,077.63	\$ 43,105	36%	35%
Feb-03	\$ 162,750	5.93%	\$ 36,323	\$ 1,002.19	\$ 40,088	33%	38%
Mar-03	\$ 183,250	5.80%	\$ 36,407	\$ 1,128.43	\$ 45,137	37%	33%
Apr-03	\$ 183,750	5.72%	\$ 36,490	\$ 1,131.51	\$ 45,260	37%	33%
May-03	\$ 210,500	5.62%	\$ 36,574	\$ 1,296.23	\$ 51,849	43%	27%
Jun-03	\$ 175,000	5.40%	\$ 36,659	\$ 1,077.63	\$ 43,105	35%	35%
Jul-03	\$ 210,000	5.39%	\$ 36,743	\$ 1,293.15	\$ 51,726	42%	27%
Aug-03	\$ 187,500	5.66%	\$ 36,827	\$ 1,154.60	\$ 46,184	38%	32%

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Rental Affordability

Home and apartment rental is also generally affordable in Eureka. According to the U.S. Census Bureau, the median contract rent in Eureka was \$428 for a family of four in 2000. This means that in 2000, almost half of all rental-housing units (2,366 of 5807) were affordable to very low-income households in 2000. Table II-17 shows affordability for rental units at various income levels.

TABLE II-17
RENTAL AFFORDABILITY
Eureka 2003

HUD Category	Range	Number of Households	Annual Income ²	Affordable Monthly Rent ³
Low Income	50%-80% of MFI	2,289	\$36,300	\$908
Median	80%-100% of MFI	1,539	\$45,500	\$1,137
Moderate	100%-120% of MFI	1,550	\$54,480	\$1,362
Above Moderate	Above 120% of MFI	2,473	\$54,480 +	\$1,362 +
Total		10,834		

¹ HUD income limit for a 4-person family in 2003, \$45,400

² Assumes 30% of monthly HUD income limit for a 4-person household

Overpayment for Housing

Overpayment for housing in Eureka was calculated using the data from the U.S. Census Bureau and HCD guidelines for calculating overpayment, which uses a rule of thumb that up to 25% of income spent on housing is “affordable” (the federal government uses 30% as the affordable threshold). In 2000, 72.7 % of Eureka low-income renter households paid more than 25 % of their income for housing, and 47.3 % of low-income owner households paid more than 25 %. Table II-18 shows the number and percentage of households (both renters and owners) in Eureka that paid more than 25 % of their income for housing in 2000 and compares these figures to those of Humboldt County and California.

TABLE II-18

**OVERPAYMENT FOR HOUSING
LOW INCOME HOUSEHOLDS PAYING MORE THAN 25% OF INCOME ON HOUSING
Eureka
2000**

Renters				Owners		
	Number of Low Income Households	Number of Low Income Households Overpaying	Proportion of Low Income Renters Overpaying	Number of Low Income Households	Number of Low Income Households Overpaying	Proportion of Low Income Households Overpaying
Eureka	4,591	3,339	72.7%	2,114	1002	47.4%
Humboldt County	16,009	12,631	78.9%	8,188	4,004	48.9%
California	2,651,715	2,016,641	76.3%	1,191,320	745,330	62.4%

HOUSING NEEDS

INTRODUCTION

Under the state housing element requirements, housing needs are defined according to three categories: existing needs, projected needs, and special needs. The previous sections identify the following existing needs:

- Overcrowding (2000) - 720 overcrowded units (96 owner occupied; 624 renter occupied)
- Substandard units (2003) - 6,154
- Overpayment (2000) - 4,337 low-income households overpaying for housing (998 homeowner households and 3,339 renter households).

EUREKA'S SHARE OF PROJECTED REGIONAL NEEDS

To assist local governments in Humboldt County in making projections of future housing needs, the Humboldt County Association of Governments (HCAOG) adopted a report entitled *Regional Housing Needs Plan for Humboldt County* for the period January 2001 – June 2008. HCAOG adopted this report April 24, 2003.

By law, HCAOG's determinations of local fair share of regional housing needs must take into consideration the following factors: market demand for housing, employment opportunities, availability of suitable sites and public facilities, commuting patterns, and the type and tenure of housing. For each jurisdiction HCAOG calculated the 2001 housing need, defined as the short-fall between the actual vacancy rate in the city and the optimal vacancy rate (2 percent vacancy for ownership units and 6 percent for rental units), and then determined a projected housing need to 2008 based on the number of units needed to accommodate projected household growth between 2001 and 2008 and the additional units needed to achieve the optimal vacancy rate. The number of units needed to replace housing that is removed from the market due to deterioration or conversion is also estimated by HCAOG and added to projected need. Table II-19 shows projected housing needs for Eureka as determined by HCAOG.

TABLE II-19

BASIC CONSTRUCTION NEEDS

Eureka
2001-2008

Household Increase	2001 Vacancy Need	2008 Vacancy Need	Replacement Need 2001-2008	Total
351	82	34	77	544

Source: Humboldt County Association of Governments

Based on the U.S. Census Bureau data with some adjustments, HCAOG breaks down total 2001 – 2008 housing needs according to four income categories: very low, low, moderate, and above moderate. The percentage of households within each income category was determined by HCAOG by first determining income intervals for the four income categories based upon the county’s income distribution (as reported by the U.S. Census Bureau). These percentages are then applied to the city’s total housing needs to arrive at basic construction needs by income category. HCAOG’s determination of the basic construction needs by income category for Eureka is shown in Table II-20.

TABLE II-20
BASIC CONSTRUCTION NEEDS BY INCOME CATEGORY
Eureka
2001-2008

Very Low ¹	Low ²	Moderate ³	Above Moderate ⁴	Total
125	83	83	253	544
23.0%	15.2%	15.2%	46.6%	100%

Notes: ¹ Units for Households earning less than 50% of median income
² Units for households earning between 50% and 80% of median income
³ Units for households earning between 80% and 120% of median income
⁴ Units for households earning more than 120% of median income

Source: Humboldt County Association of Governments

For planning purposes, these HCAOG figures need to be adjusted to reflect the units that have been issued building permits between January 1, 2001 and July 2003. Table II-21 shows modified need projections based on this adjustment for the time period of the Housing Element. The allocations to the low- and moderate-income developments reflect rent prices for multiple units and the above-moderate units represent sales prices, demonstrated by the use proposed at the time of development.

TABLE II-21
ADJUSTED HOUSING NEED PROJECTIONS BY INCOME CATEGORY
Eureka
2001-2008

	Very Low ¹	Low ²	Moderate ³	Above Moderate ⁴	Total
HCAOG Needs Projection	125	83	83	253	544
Building permits (January 2001 to July 2003) ⁵	0	1	47	39	90
Balance of Need	125	82	36	214	454

Notes: ¹ Units for Households earning less than 50% of median income
² Units for households earning between 50% and 80% of median income
³ Units for households earning between 80% and 120% of median income
⁴ Units for households earning more than 120% of median income
⁵ Based on the City of Eureka building permit information; all permits for single family residences were assumed to fall into the “Above-Moderate” income category; all permits for multi-family were assumed to fall into the “Moderate” income category; all second units were presumed to fall into the “Low” income category.

Source: Humboldt County Association of Governments; City of Eureka

SPECIAL NEEDS

Beyond the new housing construction needs documented in the previous sections of this chapter, state law requires the housing element include an assessment of the housing needs of special groups within the community, including the disabled, elderly, large families, farm workers, families with female heads of household, the mentally ill, and families and persons in need of emergency shelter or transitional housing. The current number of residents falling into each of these categories is detailed in Tables II-22 and II-24.

Table II-22

Category	NUMBER
Households with Elderly (65+) (living alone)	1,295
Households with Elderly (65+) (living with someone)	1,802
Large Households (five or more persons) (living in owner occupied unit)	342
Large Households (five or more persons) (living in renter occupied unit)	463
Female Householder with children (no husband present)	1,005
Male householder with children (no wife present)	314
Homeless	900
Persons in Homeless Shelters	372
Persons visibly living in street locations	427

Source: 2000 U.S. Census;
Co. Mental Health Homeless Coordinator

The following sections describe the housing needs of these groups in more detail. Table II-23 reports special needs by census tract based on the 2000 census. Figure II-3 shows the location of census tracts in Eureka.

TABLE II-23

SUMMARY OF SPECIAL NEEDS BY CENSUS TRACT
Eureka
2000

Census Tract	Elderly Living Alone	Elderly Living w/ someone	Large Household Owner-Occupied	Large Household Renter-Occupied	Female Householder w/ child	Male Householder w/ child	Persons in Homeless Shelter	Persons Homeless in Street Locations	Disabled Persons
1	155	100	32	100	202	65		403	1,546
2	264	289	74	146	306	83		24	2,088
3*	233	296	99	112	214	53		0	1,453
4*	127	225	76	52	106	59		0	1,104
5	281	129	23	55	153	56		0	1,162
6	258	348	81	45	116	55		0	1,607
7*	222	337	92	47	139	56		0	1,121
8*	197	262	81	61	130	64		0	851
total	1,295	1,334	558	618	1,366	491		427	8,608

* includes portions of unincorporated areas

Source: U.S. Census
Humboldt County Mental Health, AB2034 program

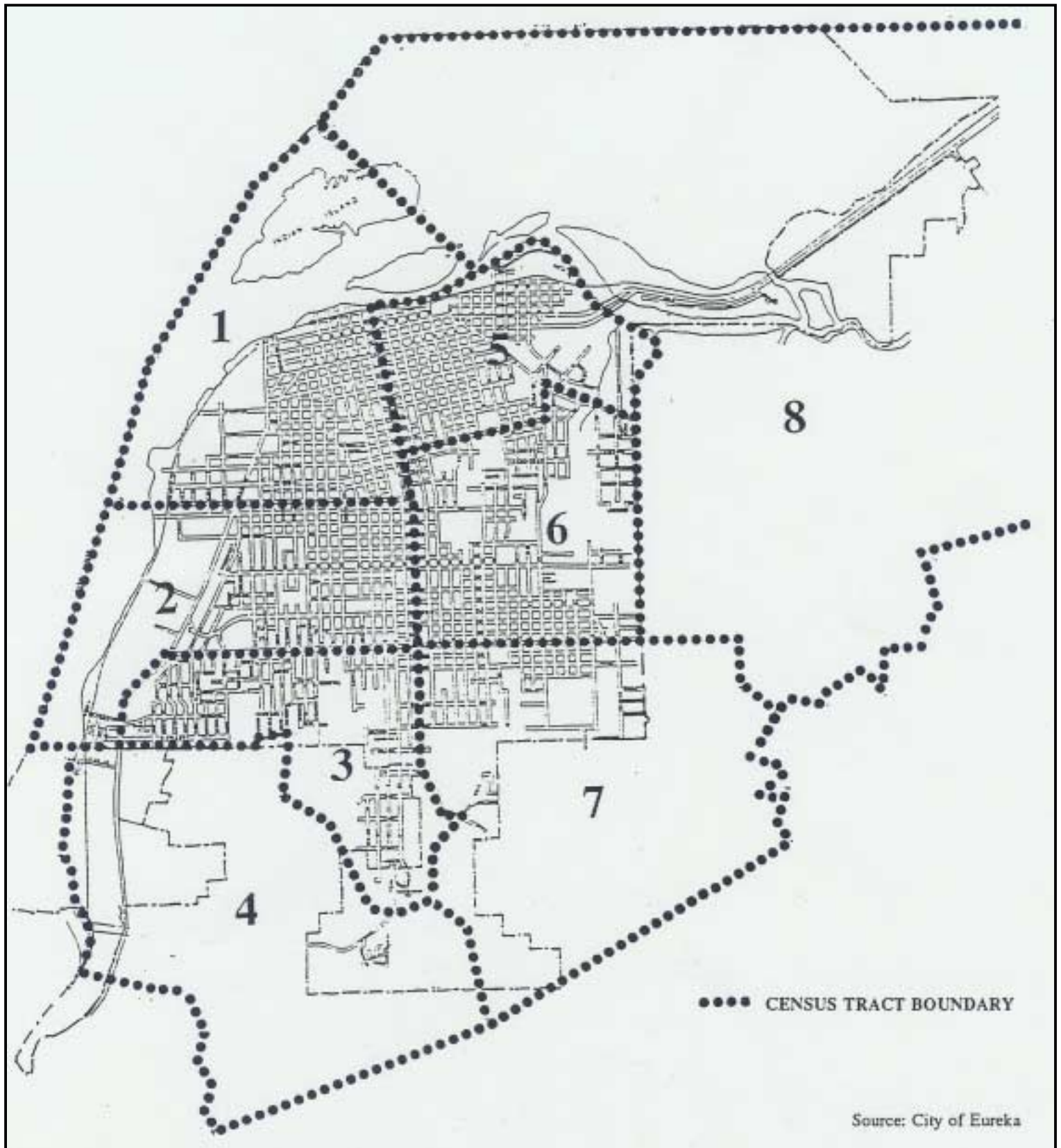
Elderly

Eureka has a higher percentage of elderly persons than either Humboldt County or California as a whole. According to the U.S. Census Bureau, 21.9 percent (5,677) of Eureka's population was over 55 years of age, approximately 16 percent (3,629) was over age 65, and 6.7 percent (1,722) was over age 75 in 2000. For Humboldt County, these percentages were 21.4 percent, 12.6 percent, and 5.0 percent respectively. For California, these percentages were 18.2 percent, 10.6 percent, and 5.0 percent respectively.

Most of Eureka's elderly households are owner occupied households. In 2000, of the 10,957 households in Eureka 2,629 were headed by persons age 65 or older. Almost 26 percent (672) of these were renter households and 74 percent (1,911) were owner households. The U.S. Census Bureau also reported 1,295 one-person elderly households and 1,334 two-or-more-person elderly households (age 65 or older) in Eureka. Of the total elderly households, 317 were living below the poverty level in 2000.

FIGURE II-3
Census Tracts

City of Eureka



Housing costs have escalated rapidly since 1990, making housing costs a very high proportion (and in some instances all) of an elderly person's Social Security Insurance income. Many senior citizens live on fixed incomes and have limited resources for maintenance and rehabilitation. Consequently, needed maintenance is often deferred, resulting in unpleasant or sometimes unsafe living conditions. In some instances, home maintenance costs can be overwhelming, necessitating sale and relocation after many years of attachment to friends and neighbors in the area. The City, in marketing efforts for our rehabilitation programs, have noted that many seniors who own their home do not take advantage of the programs offered to improve or maintain their homes. It has been noted these homeowners choose to live in unpleasant living circumstances rather than take advantage of low-interest loans, as they wish to pass their estate onto their heirs unencumbered. There is a need not only to preserve for future generations the housing stock currently occupied by senior citizens, but also to ensure that elderly residents are able to remain in safe and comfortable surroundings. If additional low-cost housing can be provided for seniors as an alternative to living alone, the houses vacated by seniors can accommodate additional families and become a part of a greater housing pool.

The increased longevity of elderly people and the increasing number of elderly in the population will result in an increasing need for affordable housing and specialized housing for older residents (especially low- and moderate-income elderly) such as secondary residential units, congregate care, life care services, and group care facilities.

Currently, elderly persons in Eureka are served by the Senior Resource Center which provides among other things, inexpensive lunches, a meal on wheels service, home repair referrals for low-cost home repair and maintenance, and certification of participants for the City sponsored Dial-a Ride service for those unable to ride the Eureka transit system. 150 units of low-cost senior housing for seniors are provided at the Silvercrest Residence operated by the Salvation Army. Currently the facility is full and has a two-year waiting list.

To briefly summarize, older people present both challenges and opportunities to communities, and it behooves community leaders to plan for the needs as well as the benefits to be derived from increasing numbers of older people. Just as communities needed to build more public schools when baby boomers started to school, communities now need to consider whether the number of assisted living and other long-term care facilities are adequate to meet the demands of increasing numbers of older people. An aging society also means fewer middle-aged adults to care informally for older people. Thus, it is important to gain an understanding of how informal and formal care giving networks can be constructed to bolster each other.

Often older people are thought of in terms of a social problem. In actuality, the majority of older people enjoy good health, the older population is no longer disproportionately likely to be in poverty, and older people can and do contribute time and expertise to their communities. Communities need to devise innovative strategies to provide older people with opportunities to use their skills in volunteer and other activities that benefit local communities. For example, the University of North Carolina-Asheville has a Center for Creative Retirement that involves its older residents in community projects. Asheville is a retirement destination area that has attracted well-educated retirees, many of whom were executives in private and public organizations. The Center

for Creative Retirement gives the retirees outlets for creative activities while also making use of a wealth of talent for the benefit of the community.

Households Headed by Single Women

Eureka has a higher percentage of single-women households with children than either Humboldt County or California as a whole. Eureka also has a higher percentage of single women households with children living in poverty than California as a whole. According to the U.S. Census Bureau, 35.6 percent (1,005 of 2,825) of all Eureka households with children under 18 were headed by a single woman in 2000. This is up from 29.2 percent in 1990. Of these 1,005 households, 537 (53.4 percent) were living below the poverty level. In Humboldt County, a single woman headed 27.1 percent of all households with children under 18. Of these, 44.6 percent were living below the poverty level. In California as a whole, 20.2 percent of all households with children under 18 were headed by single women. Of these, 38.0 percent were living below the poverty level.

The Eureka Housing Authority indicated out of the 1,221 units of Section 8 Choice Voucher assistance, 77.5% are female heads of households, although it should be noted that in many cases there are adult males living in the unit and the female was chosen as the head of household. This percentage holds true for the population in other Authority owned developments as well

Low and moderate-income women, especially single parents, face significant difficulties finding and maintaining housing. Housing affordability is a primary issue because generally there is only one income to support the household and only a limited amount of funds can be allocated to housing. While some of these households may find housing assistance through the Section 8 Rental Assistance Program, many others are subjected to high rents and/or overcrowded conditions. Although there is a continuing need for affordable rental housing for small families, there is also a need for shared housing and group living alternatives where single-parent families can share not only space but childcare and other resources as well.

Disabled Persons

Eureka has a higher percentage of persons with disabilities than either Humboldt County or California as a whole. According to the U.S. Census Bureau, 6,566 persons (27.5 percent) of the population of Eureka had a sensory, physical, mental or self-care disability. For Humboldt County this percentage was 25.3 percent and for California this percentage was 15.9 percent.

Physical, mental, and/or developmental disabilities could prevent a person from working, restrict a person's mobility, or make caring for one's self difficult. Thus, disabled persons often require special housing needs that recognize potential limited earning capacity, the scarcity of accessible affordable housing, and the higher percentage of income directed to health costs associated with the disability. Persons with disabilities require a wider range of housing options that vary depending upon the type and severity of the particular disability. Housing needs can range from institutional care facilities to facilities that support partial or full independence (Group homes as an example).

Supportive services such as daily living skills and employment assistance need to be integrated in the housing situation. The disabled person with a mobility limitation requires housing that is physically accessible. Examples of accessibility include widened doorways and hallways, ramps, bathroom modifications like lowered counters, grab bars, wheelchair maneuvering room, and special sensory devices including smoke alarms and flashing lights as the needs of a blind person differ greatly from those with sight. These architectural features are needed to make dwellings suitable for persons confined to a wheelchair. Special features needed by ambulatory persons constrained by other disabilities may not be architectural. Instead, these might be simple alterations to conventional dwelling units for furnishing and appliances, which make ordinary tasks of housekeeping and home life less trying and more enjoyable. In families, the needs of the disabled person are generally fewer than those of a single person. Nevertheless, a disabled person in a family would have special needs. Special architectural features could be valuable in giving this person a greater independence, dignity, and quality of life.

The City of Eureka has made efforts to remove restraints on housing for persons with disabilities including the provision for considering 6 or fewer handicapped persons a “family” for the purposes of zoning and allowing such occupancies in all residential zones as a principally permitted use. Family Care Homes defined as a residence where the owner or operator is certified and supervised by the California Department of Mental Hygiene to furnish food and lodging in a family atmosphere with varying amounts of custodial care are conditionally allowed in residential zones for 6 or fewer disabled individuals. Additionally, Charitable Institutions defined as a non-profit institution devoted to the housing, training, or care of children, aged, indigent, or handicapped persons are allowed as a conditional use in all residential zones, without a limit to the number of individuals served. The City does not regulate the siting of special need housing in relationship to one another and there are no minimum distance requirements for such special need housing. The City assists disabled individuals with accessibility programs designed to construct handicapped ramps. The Redevelopment Agency operates a program for funding such installation and the Building Department does not consider ramps three feet or less in height a “structure” and setbacks from property lines are not therefore triggered for such facilities.

With respect to building codes, the City has adopted the California Building Code 2001 that is based on the 1997 Uniform Building Code. The City has also adopted Title 24 Access Regulations that contain universal design elements, and this is implemented in the review of all building permits where required.

The City assists disabled individuals with City facilities that provide self-opening entrance doors, elevators, handicapped parking spaces, accessible routes from public transportation, lowered counters, Braille signage, and handicapped accessible bathrooms on the ground floor.

The Eureka Housing Authority has indicated that of households receiving Section 8 Choice Voucher assistance, 49% are families with children and 51% are disabled individuals and elderly. With this in mind, the need, based on those receiving assistance or on the waiting list, is for disabled/elderly and small family housing.

Currently, disabled persons in Eureka are served by the Humboldt Access Project, which provides among other things, building modifications, peer counseling, deaf services, and referral for housing.

Mentally Ill

Eureka has a population of mentally ill individuals who require varying levels of support. It has been suggested that Eureka has the largest concentration of individuals with psychiatric disabilities than Humboldt County as a whole; and Humboldt County has the fifth highest schizophrenia rate in the state. Many of the mentally ill are homeless, and it is estimated that there are between 200 and 400 homeless youths that are mentally ill (Raven Project). Many people with mental illness fluctuate in their ability to care for themselves and are in need of support services to remind them to take medication and assistance with general daily duties. A need exists for supportive housing opportunities that can accommodate the mentally ill. Without safe and stable housing, it is impossible for someone with serious mental illness to stabilize and go on with full lives. If these individuals are on the street, they usually end up being victimized by others, breaking the law and going to jail, or introduced to drugs.

Supportive services for the mentally are anticipated to be provided in the new Multiple Assistance Center, where individuals can be referred by the County Health and Human Services Department. Transportation is provided to the low-income disabled persons by the Humboldt County Association for Retarded Citizens.

TABLE II-24

PERSONS WITH DISABILITY BY EMPLOYMENT STATUS

Eureka
2000

	Number	Percent
Age 5-64 Employed Persons with a Disability	1,775	7.5%
Age 5-64 Not employed Persons with a Disability	2,901	12.3%
Persons Age 65 Plus with a Disability	1,953	9.2%
Total Persons with a Disability	6,566	27.5%
Total Population (civilian non-institutional)	23,909	100%

Family Housing

Family housing encompasses a wide range of housing needs. These include female-headed households (discussed earlier), married couples, and large families (with 5 or more persons). According to the U.S. Census Bureau, 31.1 percent (2,825 of 10,957 households) of all households in Eureka had children under 18. This is down from the 1990 census (reflecting 3,464 of 11,137 households) showing a resultant decline in school enrollment and an indicator of the aging of the population. Of these family households, 13.3 percent (881 of 6,623) were large households with five or more persons.

Large families generally require bigger houses and apartments. A substantial portion of Eureka's housing stock consists of large houses, but most of these units are not available to lower-income

families, who cannot afford to own a house. Approximately 39 percent (4,486 of 11,594) of all occupied housing units in the city in 2000 had three bedrooms or more, but less than 22 percent of these (962 units) were renter occupied.

Families and Persons in Need of Emergency Shelter or Transitional Housing

Throughout the country, homelessness has become a major concern. Factors contributing to the increase in homeless persons and families and those in need of transitional housing include:

- ❑ The lack of housing affordable to very low and low income persons
- ❑ Increases in unemployment or under-employment
- ❑ Reductions in government subsidies
- ❑ Deinstitutionalization of the mentally ill
- ❑ Domestic violence
- ❑ Drug addiction
- ❑ Dysfunctional families

Estimating the Extent of Homelessness

The housing needs of homeless persons are more difficult to measure and assess than those of any other population subgroup. Since these individuals have no permanent addresses, they are not likely to be fully counted in the census. Nonetheless, there are various sources of information that, when taken together, provide a rough indication of the extent of homelessness in Eureka.

- ❑ The Redwood Community Action Agency and the County Department of Health and Human Services have provided information indicating that approximately 888 homeless individuals are living in the Eureka area. 372 beds in various facilities house homeless individuals and the County Health and Human Services Department has documented 516 street contacts.
- ❑ The Eureka Housing Authority reported that there are 455 households on the waiting list for apartments owned by the Authority. Of these 48 are elderly, 122 are disabled, and 285 are families. The largest request is for one-bedroom units (325), the second largest request is for two-bedroom units (93), the third is for 3 bedroom units (22), the fourth is for four-bedroom units (100), and requests for no bedroom units amount to 5.
- ❑ The Eureka Housing Authority reports that the waiting list for the combined City/County Section 8 Choice Voucher is 993. This waiting list has been closed for over a year. At the last opening of the waiting list, in excess of 2,000 households applied. Of the current waiting list, 257 are disabled, 65 are elderly, and 671 are families. Of the apartment sizes applied for, 454 were for one-bedroom units, 406 requested two-bedroom units, 115 applied for three-bedroom units, and 14 applied for four-bedroom units.
- ❑ The Eureka Housing Authority indicated out of the 1221 units of Section 8 Choice Voucher assistance, 77.5% are female heads of households, although it should be noted that in many cases there are adult males living in the unit and the female was chosen as the head of

household. This percentage holds true for the population in other Authority owned developments as well.

Table II-25 summarizes homeless Services in FY 2002/2003 that reflects a significant increase in housing opportunities for the homeless in the last housing cycle.

TABLE II-25
HOMELESS SERVICES
FY 2001/2003

PROGRAM	Beds	Motel Vouchers/Day	City RDA Assisted Properties Since 1995	City RDA Assisted # of Beds	Total New Beds Since January 1, 1995
RCAA					
Family Transitional Housing	27		1	4	4
Family Recovery	15				
Motel Vouchers		2			
Launch Pad - homeless youth	11		1	11	11
Our House - runaway youth	6				
New Beginnings	18				11
Streams of Living Water	28				28
Eureka Rescue Mission					
Men's Recovery	14				
Men's Emergency	60				
Family Transitional Housing	24				
Female Emergency	15				15
Alcohol and Drug Services					
ADCS Clean & Sober Houses	92		5	30	92
Other Clean & sober	50				50
United Indian Health		1			
Veterans Resource Center	12		1	12	12
TOTALS	372	3	8	57	223

SUMMARY DATA

TOTAL EUREKA BEDS 10/2003	372
TOTAL EUREKA BEDS 1/1995	149
NEW BEDS SINCE 1/1995	223
% Increase In Beds 1/95 to 10/2003	149.7%

Source: RCAA; Homeless Coordinator

Planned Projects

The RCAA is developing a residential employment center designed to house up to 40 men and women in the former California Conservation Corps facility in Fortuna. This program would provide on-the-job training and housing.

RCAA and the City of Eureka applied in 1993 for HOME Program funds to develop rental housing for very low, low, and moderate-income households and persons. RCAA housing would have provided rental units in Rio Dell, McKinleyville and Fortuna, while the City of Eureka would have provided units in Downtown Eureka as part of the Main Street Project.

In fulfillment of a goal of the 1992 Housing Element, the City has moved forward in the construction of a permanent homeless shelter, the Multiple Assistance Center (MAC). The Multiple Assistance Center project will provide housing for 75 individuals as well as training and care of homeless persons and their families, and those at risk of homelessness, including children, aged, indigent, disabled and underprivileged persons. Moreover, the MAC will provide a more efficient and effective distribution of existing homeless services by combining on-site specialized care and supportive services with on-site transitional housing and multiple-step programs designed to assist families and individuals in breaking their cycle of homelessness, ultimately directing them toward achieving self-sufficiency. The total funding commitment to date is \$2,494,500. The breakdown in funding is detailed in Table II-26.

TABLE II-26
Multiple Assistance Center Funding Commitments

Year	Project	Amount	Fund
1996-97	MAC Coordinator (City/County Collaboration)	\$12,000	LMIHF
May 1997	CDBG P/TA Grant (site selection)	\$8,750	LMIHF
October 1998	MAC Coordinator	\$40,000	LMIHF
February 1999	1999CDBG Grant (site purchase)	\$110,000	LMIHF
February 2001	Purchase costs	\$40,000	CDBG Program/ Income
October 2001	2001 HOME Loan Program (renovation)	\$1.32 million (\$66,000 annually/ 20 yrs)	LMIHF
January 2002	CDBG P/TA Grant (operation)	\$8,750	LMIHF
February 2002	Relocation Costs	\$175,000	LMIHF
April 2002	2002 CDBG Grant (operation)	\$30,000	LMIHF
January 2003	MAC Construction	\$750,000	LMIHF
Total		\$2,494,500	

Farm workers

The U.S. Census Bureau reported that in 2000, 348 persons in Eureka were employed in farming, forestry, fishing, and mining industries. Humboldt County has a significant fishing industry and also has a number of dairy farms and other types of agricultural operations. Sun Valley Floral Farm in Arcata employs 440 persons, and conversations with their Human Resources Department indicate that approximately 170 make their home in Eureka. 90 reside in Arcata, 35 in the adjacent community of McKinleyville, and 85 commute the 30 miles from Fortuna to the Arcata business site. The individuals in these positions are in need of housing targeted to low-income households. The Six Rivers National Forest has indicated that 313 persons are employed with this agency, 89 seasonal and 224 permanent positions. It was indicated these personnel are widely distributed in Humboldt County with an estimated 75 residing in Eureka. The National Park Service has 180 positions, 80 of which are seasonal jobs and 100 are permanent positions. It was estimated that 45 of these persons reside in Eureka. The permanent positions with federal and state agencies are generally in need of above moderate-income houses, the seasonal positions are primarily field positions with housing needs near the particular facility to which they are assigned.

Transitional Housing Units

The City of Eureka Redevelopment Agency has provided loans for several transitional housing units consistent with the Housing Element of the City's General Plan. These transitional housing units serve the needs of women, youth, veterans, and recovering drug and alcohol addicts. The community groups, which have received these loans and manage these facilities are: Redwood Community Action Agency, Alcohol Drug Care Services, Vietnam Veterans of California, and North Coast Substance Abuse Council.

Each of these transitional housing units is described below.

1100 California Street (Redwood Community Action Agency / Youth Service Bureau)

1100 California Street is home to Redwood Community Action Agency's Youth Service Bureau. The Bureau's Transitional Youth Housing program, Launch Pad, provides transitional housing for approximately 11 runaway, homeless, abused, neglected, and parenting youth (ages 16-18) and opportunities for Eureka youth to learn the skills necessary to maintain long-term stability in their housing, employment, and personal lives. There are five apartment units on the property. Four units (one 3 bedroom/2 bath; one 3 bedroom/1bath, and two 2 bedroom/1bath) are occupied by youth as transitional housing and one unit (3 bedroom/2 bath) is used as an office. There is also a common area used for general program operations. The program currently houses 8 youth and serves approximately 20 youth per year.

In December 1995 the Eureka City Council directed staff to pursue opportunities to provide transitional housing within Eureka. Staff contacted Redwood Community Action Agency (RCAA) / Youth Service Bureau (YSB) regarding the development of transitional housing for homeless youth. On February 6, 1996 the City Council and Eureka Redevelopment Agency adopted Resolution No. 96-01 authorizing a deferred loan for \$75,000 for the purchase of a site plus \$3,000

for permit fees for RCAA/YSB to use as matching funds for a Department of Youth Authority grant.

RCAA/YSB submitted a grant application to the State on February 14, 1996 requesting \$367,225 for that purpose. RCAA/YSB received notice on August 6, 1996 that their proposal was selected for funding at a level of \$214,937.

On January 6, 1997 RCAA/YSB came before the Housing Advisory Board requesting an additional \$75,000 for the rehabilitation of 1100 California Street for the development of this property into transitional housing for homeless youth. The Housing Advisory Board raised several concerns but determined that if transitional housing was a priority to the Council that the concerns may be insignificant. On February 4, 1997 the City Council, acting as the Eureka Redevelopment Agency, adopted Resolution No. 97-01 approving a loan to RCAA/YSB in the amount of \$75,000 for rehabilitation of 1100 California Street.

Rehabilitation was begun on January 26, 1998. The City of Eureka's Housing Technician and Housing Inspector visited the site and reviewed the billing statements on May 27, 1998 and found that all work was completed per contract and change orders. A Notice of Completion was recorded on May 29, 1998.

1742 J Street (Alcohol Drug Care Services)

1742 J Street is operated by Alcohol Drug Care Services as a Recovery House and provides clean and sober transitional housing units for up to six recovering individuals in a four-bedroom facility.

On September 4, 2001 the Eureka City Council/Redevelopment Agency adopted Resolution No. 01-49 approving a deferred payment loan to Alcohol Drug Care Services in the amount of \$177,000 for the purchase and rehabilitation of 1742 J Street for use as clean and sober transitional housing, providing housing and services to all target income groups, primarily consisting of very low and low income individuals.

Alcohol Drug Care Services signed a Regulatory Agreement and Declaration of Restrictive Covenants with the City on October 21, 2001 which states that the development shall be operated and used only as a transitional housing facility providing accommodations for six (6) moderate to low income adults in a clean and sober transitional housing program.

1321 C Street (Alcohol Drug Care Services)

1321 C Street is operated by Alcohol Drug Care Services and provides clean and sober transitional housing units for up to six recovering individuals in a four-bedroom facility.

On September 4, 2001 the Eureka City Council/Redevelopment Agency adopted Resolution No. 01-49 approving an amortized loan to Alcohol Drug Care Services in the amount of \$123,816 for the purchase and rehabilitation of 1321 C Street for use as a Recovery House and clean and sober transitional housing, providing housing and services to all target income groups, primarily consisting of very low and low income individuals.

1335 C Street (Alcohol Drug Care Services)

1335 C Street is operated by Alcohol Drug Care Services as a Recovery House and provides clean and sober transitional housing units for up to nine recovering individuals in a four-bedroom facility.

On January 5, 1999 the Eureka City Council/Redevelopment Agency adopted Resolution No. 99-01 approving a loan to Alcohol Drug Care Services in the amount of \$120,000 for purchase of 1335 C Street to continue to be used as a sober living residential care home, providing housing and services to all target income groups, primarily consisting of very low and low income individuals.

1612 B Street (Alcohol Drug Care Services)

1612 B Street is the location of a five-bedroom residential care program where up to seven recovering residential tenants are offered long term support so they can re-establish their lives.

On January 5, 1999 the Eureka City Council/Redevelopment Agency adopted Resolution No. 99-01 approving a loan to Alcohol Drug Care Services in the amount of \$95,000 for purchase and rehabilitation of 1612 B Street to continue to be used as a sober living residential care home, providing housing and services to all target income groups, primarily consisting of very low and low income individuals.

217 14th Street (Alcohol Drug Care Services)

217 14th Street is a three-bedroom facility operated by Alcohol Drug Care Services as a transitional housing and sober living residential care home for up to six individuals.

On September 5, 2000 the Eureka City Council/Redevelopment Agency approved Resolution No. 00-39 approving a \$126,900 loan to Alcohol Drug Care Services for the purchase and rehabilitation of 217 14th Street to be used as a transitional housing and sober living residential care home, providing housing and services to all target income groups, primarily consisting of very low and low income individuals.

2109 Broadway (Alcohol Drug Care Services)

2109 Broadway is a 40-bedroom facility operated by Alcohol Drug Care Services as a transitional housing and sober living residential care home for individuals and families.

On May 15, 2001 the Eureka City Council/Redevelopment Agency adopted Resolution No. 01-23 approving a \$200,000 loan to Alcohol Drug Care Services for the purchase of 2109 Broadway to use transitional housing and to provide housing and services to all target income groups, primarily consisting of very low and low income individuals.

917, 919, 919½ E Street (Vietnam Veterans of California)

917, 919, and 919½ E Street are operated by Vietnam Veterans of California to house up to twelve (12) homeless veterans.

On April 16, 1996 the Eureka City Council/Redevelopment Agency adopted Resolution No. 96-02 declaring its support for the Vietnam Veterans' proposed transitional housing project and the grant application to the Department of Veterans' Affairs and approving a deferred loan to the Vietnam

Veterans of California not to exceed \$75,000 plus \$3,000 for fees. On July 15, 1997 the Eureka City Council/Redevelopment Agency adopted Resolution No. 97-41 agreeing to participate in the purchase of the E Street property and simultaneously sell the property to the Vietnam Veterans of California through a double-close escrow procedure.

1232 Myrtle Avenue (North Coast Substance Abuse Council)

1232 Myrtle Avenue is a transitional housing residence operated by North Coast Substance Abuse Council. The residence has four one room units for graduates of the Crossroads drug/alcohol treatment program. Currently three rooms are occupied and one is vacant.

On April 4, 2000 the Eureka City Council/Redevelopment Agency adopted Resolution No. 00-14 approving a \$75,000 loan to North Coast Substance Abuse Council for the purchase of 1232 Myrtle Avenue, an existing transitional housing residence. North Coast Substance Abuse Council purchased the property on May 8, 2000.

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Future Projects. The City is assisting the Vietnam Veterans of Eureka in their attempts to secure one or two wings of the Fireside Inn slated for demolition by the State Department of Transportation for a revised highway alignment on Fifth Street. A majority of the site will be needed for a revised intersection alignment at Fifth and "R" Streets, but one or two wings of the existing structure may be retained to provide housing opportunities for up to 30 low-income individuals.

ASSISTED HOUSING DUE TO CONVERT TO NON-LOW-INCOME HOUSING

At-risk assisted housing developments are multi-family rental housing complexes that have received government assistance, and are scheduled within the 5-year planning period of the housing element

and the subsequent 5-year period, to expire; thus lifting the income restrictions and rent control requirements of the low-interest rental loan contract.

In general, the risk categories are as follows:

Opted Out/Prepaid

Projects that have the option to prepay the HUD loans or terminated Section 8 contracts.

Previously Preserved

Projects that received incentives under earlier federal preservation programs were required to extend the period of low-income use. Although these projects were considered to be safely preserved, many Title II projects are now coming back to be restructured, as they can have as little as seven or eight years of affordability remaining.

Preservation Acquisition

Several projects have been purchased from owners and restructured with new financing that contains rental restrictions. While these units have not been lost to the housing stock as affordable housing, the new restrictions are generally at a higher rent level than the initial restrictions.

Lower Risk - Non-profit

Non-profit owners have a public purpose to develop and own affordable housing. They may, however, prepay their mortgages in order to bring new capital into their projects.

Analysis of Eureka's Assisted Multifamily Housing Units Due to Convert

Starting in 1992, housing elements are required by state law to include an analysis of assisted multifamily housing units due to convert to market-rate housing (see Table II-27). The analysis is to cover the period starting at the statutory date for housing element revision and run for the following 10-year period. The statutory revision date for Eureka's Housing Element was January 1, 2002; the end of the required 10 year period for analysis of assisted housing units is, therefore, July 1, 2012. Most low and moderate income housing units assisted through either a federal, state, or local housing program qualify as assisted housing. The analysis includes information regarding the earliest date of subsidy termination, the estimated cost of preserving the low income status of the units, the estimated cost of replacing the units, and an analysis of financial options for funding preservation or replacement of the units.

Silvercrest Residence, owned by the Salvation Army (a national non-profit organization) was built in 1982 under the Section 202 Mortgage Insurance Program, which provides mortgage insurance to projects developed for elderly residents. Silvercrest Residence is also subsidized by the Section 8 program, which pays the difference between the resident's share of rent (usually 30 percent of

income) and fair market rent. The Section 202 program requires that units remain affordable for a 40-year period and therefore this part of the subsidy would not terminate until the year 2022. The Section 8 program is currently renewed and is anticipated to renew annually per the Eureka Housing Authority. Because the Salvation Army owns the project, and because Section 202 funds require a 40-year affordability period, it is unlikely that this project will convert to non-low-income housing.

There are no subsidized, low-income multifamily projects in Eureka for which the Section 8 subsidy is due to expire during the 10-year period according to the California Housing Partnership Corporation report entitled *Inventory of Federally Subsidized Low Income Units at Risk of Conversion*. The City of Eureka has funded several very low- to low-income multi-family projects in Eureka for which the affordability restriction periods will be expiring. These nine projects consisting of 49 units are due to expire before the July 1, 2012 revision date of the Eureka Housing Element and are described in Table II-27.

The City of Eureka has also assisted 123 first time homebuyers within the city limits with terms of affordability expiring in 30 years, the first of which will expire in 2032.

The City of Eureka is concerned for the potential loss of affordable housing units and therefore will continue to make efforts to finance new affordable housing projects and make available funds for the rehabilitation of existing units. Efforts to retain low-income housing must be able to draw upon two basic types of preservation resources: organizational and financial. Qualified, non-profit entities need to be made aware of the future possibilities of units becoming At-risk. Groups with whom the City has an on-going association are the logical entities for future participation.

Entities interested in participating in California's First Right of Refusal Program in Humboldt County, pursuant to Government Code Section 658363.11 are as follows:

C. Sandidge and Associates
143 Scotts Valley
Hercules, CA 94547

Christian Church Homes of Northern California, Inc.
303 Hegenberger Road Ste. 201
Oakland, CA 94621-1419

Foundation for Affordable Housing, Inc.
2847 Story Road
San Jose, CA 95127

Redwood Community Action Agency
904 G Street
Eureka, CA 95501

Rural Communities Housing Development Corp
237 E. Gobbi St.
Eureka, CA 95482

Other qualified and potential entities interested participating in affordable housing projects:

Alcohol and Drug Care Services, Non-Profit
 Redwood Community Action Agency, Non-Profit
 Danco Builders, Corporation
 North Coast Substance Abuse Council, Non-Profit
 Eureka Housing Authority, Non-Profit
 Vietnam Veterans, Non-Profit
 Patrick O'Dell, Private
 Joseph Mori, Private

Table II-27

Inventory of "AT RISK" Units

NAME	ADDRESS	TYPE OF ASSISTANCE	# OF UNITS	TERMS OF AFFORDABILITY
Eureka Central Residence	333 E Street	CHFA	36	Continues as Section 8
Vietnam Veterans of No. California	917, 919, 919 1/2 E St.	L&MIHF	10	Title Transfer
Redwood Community Action Agency	1100 California	L&MIHF	4	Change in Use or Title Transfer
Rose & Virgil Butler	1801 & 1807 California	Local	3	7/17/2007
Driftwood (Patrick O'Dell)	200 First Street	Local, DPRLP	13	8/6/2007
Armory Hall (Joe Mori)	201 Second Street	Local, DRPLP	11	8/9/2007
Jordon/Dixon	279 Wabash	CDBG	2	11/3/2007
Guimond's Rental	204 West Del Norte	L&MIHF	1	5/19/2008
Guimond's Rental	1004 D Street (250 Grant)	L&MIHF	5	5/19/2008
Evelyn Heft/Ken Poulter	801 & 803 A Street	CDBG	1	12/8/2008
Floyd E. Squires	216 3rd Street	L&MIHF	14	5/2/2009
Jordon/Dixon	1604 Pine Street	CDBG	2	10/21/2011
Betty O'Keefe	2712 California Street	RRP	1	1/8/2013
Alcohol/Drug Care Services	1612 B Street	L&MIHF	10	6/8/2014
No. Coast Substance Abuse Council	1232 Myrtle Avenue	L&MIHF	4	5/5/2015
Eureka Housing Authority	735 P Street	CHFA	50	6/10/2021
Silvercrest/Salvation Army	2141 Tydd Street	Section 202 & 8	150	8/1/2022
Eureka Housing Authority	Grant & E, 9th & I, Washington & C	L&MIHF	22	7/1/2028
Alcohol/Drug Care Services	2109 Broadway	L&MIHF	40	6/22/2031
Alcohol/Drug Care Services	1321 C Street	L&MIHF	6	10/17/2031
Alcohol/Drug Care Services	1742 J Street	L&MIHF	6	12/10/2031
Alcohol/Drug Care Services	217 14th Street	L&MIHF	6	6/26/2032
	TOTAL UNITS		397	

Cost Analysis

State Housing Law requires that all Housing Elements include additional information regarding the conversion of existing, assisted housing developments to other than low-income uses (Statutes of 1989 Chapter 1452). This was the result of concern that many affordable housing developments throughout the country were going to have affordability restrictions lifted because their government financing was soon to expire or could be re-paid. Without the limitation imposed due to financing restrictions, affordability of the units could no longer be assured.

In order to provide a cost analysis of preserving “at risk” units, cost must be determined for rehabilitation, new construction, or tenant based rental assistance.

1. Rehabilitation – The primary factors used to analyze the cost of preserving low-income housing include: acquisition, rehabilitation and financing. Actual acquisition costs depend on several variables such as condition, size, location, existing financing and availability of financing (governmental and market). The following are estimated per unit preservation costs for the City of Eureka according to information contained in the 1997 *Home Tech Remodeling and Renovation Cost Estimator*.

Table II-28
Rehabilitation Costs

Expenditure	Cost per Unit
Aquisition	\$22,000
Rehabilitation	\$18,500
Financing	\$10,000
TOTAL COST PER UNIT	\$50,500

2. New Construction – New construction is taken to mean construction of a new development with the same number of units and similar amenities as the one removed from the affordable housing stock. Cost estimates were prepared using local information provided by the Northern California Association of Home Builders. The construction of new housing can vary greatly depending on factors such as location, density, unit sizes, construction materials, and on-site and off-site improvements. The following table depicts new construction costs for a typical apartment in Eureka based on information provided by the Northern California Association of Home Builders.

Table II-29
New Construction Replacement Costs

Cost	Cost per Unit
Land Acquisition	\$25,000
Construction	\$75,000
Financing	\$25,000
TOTAL COST PER UNIT	\$125,000

Based on 600 square foot unit on a 4-plex lot at \$100 per sq. ft.

The rehabilitation of existing units instead of new construction is the most cost-effective approach toward preservation of “at risk” units. It should be noted however, that “at risk” units might also be preserved through tenant-based rental assistance.

3. **Tenant-based Rental Assistance** – This type of preservation largely depends on the income of the family, the shelter costs of the apartment and the number of years the assistance is provided. If the typical family that needs rental assistance has income at the very low-income level \$16,717 (50% of MFI of \$33,438) then that family could afford approximately \$417 per month for shelter costs. The difference between the \$417 and the typical rent for a two-bedroom apartment of \$575 would result in necessary monthly assistance of \$158 per month or \$1,896 per year. For comparison purposes, typical affordable housing developments carry an affordability term of 20 years, which would bring the total cost to \$37,920 per family.

For the seven year period of this housing element, a total of 33 units are considered high priority “at risk” units in the City. The total cost of producing new and comparable units is estimated at \$4,126,089 while rehabilitation is estimated at \$1,666,500. Providing tenant-based rental assistance is estimated at \$1,251,360.

The City will seek to preserve all assisted multi-family housing units at risk of being converted to market rate rental housing. This is to be accomplished by working with public and/or private housing agencies that have expressed an interest in rights-of-first-refusal for publicly assisted housing projects at-risk of conversion to market-rate housing; and by establishing a monitoring program for local Section 8 contracts including an early warning system for units at risk of being converted to market-rate. The program will include provisions to gauge owner interest in Section 8 renewal, to identify units likely to be acquired and managed as Section 8 housing and respond to federal and state notices. The City of Eureka has identified the following federal, state, and local financial resources that have been utilized in the past and will continue to be drawn upon in an effort to save such “at risk” units.

Community Development Block Grant (CDBG):

The primary federal objective of the CDBG program is the development of viable communities by providing decent housing and a suitable living environment. The program

was established by the federal Housing and Community Development Act of 1974, and offers funds annually to entitlement jurisdictions and states who, in turn, administer grant funds to small cities, non-profits, and for profit agencies, for the preservation of low-income housing units.

The City of Eureka has received federal grant funding from the CDBG program for the purpose of providing housing rehabilitation loans to very low-, low- and moderate-income families. The loans are used for health and safety repairs with the purpose of eliminating substandard and deteriorated housing, thereby increasing and preserving the City's supply of very low-, low- and moderate-income housing. Another program utilizing CDBG funds is a recently adopted Lead Base Paint Evaluation and Reduction Grant Program to assist in the preservation of affordable housing.

In addition, the City has used CDBG funds to provide housing and assistance for persons who are homeless and in transition. The community groups, which have received these loans and manage these facilities are: Redwood Community Action Agency, Alcohol Drug Care Services, Vietnam Veterans of California, and the North Coast Substance Abuse Council.

HOME Investment Partnerships Program (HOME)

The HOME program was created under the Cranston-Gonzalez National Affordable Housing Act enacted in November 1990 to improve and increase the supply of affordable housing. HOME funds are awarded annually as formula grants to states and participating jurisdictions. The State of California Department of Housing and Community Development (HCD) administers HOME funds for jurisdictions such as the City of Eureka that are not eligible for annual HOME entitlements. The City must apply for the competitive grant, and if awarded, may use the funds in a variety of ways such as grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits. HOME funds may be used for housing rehabilitation, new construction, acquisition and rehabilitation, for both single-family and multi-family projects.

The City of Eureka has received federal grant funding from the HOME program for the purpose of providing loans to very low- to moderate-income families for health and safety repairs within a specific target area of Eureka. The program assists in the elimination of substandard and deteriorated housing and encourages property rehabilitation. The City has utilized funds from a 1998 and 2000 HOME grant, and will submitting an application to the state in November for a 2003 award.

The City also has HOME grant funds to administer a First Time Homebuyer Program, supplementing the City's on-going commitment to assist low-income persons in purchasing a home of their own, and thereby preserving Eureka's unique, but aging housing stock. As with the HOME Rehabilitation Program, the City has utilized funds from a 1998 and 2000 HOME grant for first time homebuyers, and will apply for additional funding in November 2003.

Eureka Redevelopment Agency Low and Moderate Income Housing Fund (LMIHF)

Designed to encourage development that will infuse new vitality into the City, the Eureka Redevelopment Agency was established in 1972. Its mandate was to create a plan that maintains a clear perspective for both short-term and long-term goals. As approved by the community, the plan aims to foster growth in the downtown and old town retail and office areas, the waterfront, and the Westside Industrial areas; generate a robust tourist industry; bolster Eureka's position as the commercial cultural and social hub of the North Coast; and provide diverse housing, especially for elderly and low-income residences.

The LMIHF program receives funding from 20% of all tax increment revenue generated from three project areas of the Redevelopment Agency. It funds and/or administers a number of programs or grants, including a First Time Homebuyer Program that provides up to \$50,000 in second mortgage financing to supplement a qualified first time homebuyer's down payment; a Housing Rehabilitation Loan Program that targets low and moderate-income homeowners, and provides deferred or amortized low-interest loans; a Paint-Up/Fix-Up Program and Dumpster Program that funds minor repair and clean-up work for low income homeowners and landlords who rent to low income tenants in a specific west side targeted area. Currently, grants are provided up to \$2,500 for qualified households. The program also provides a free dumpster to neighborhoods upon request and need; a wheelchair Ramp Program that provides grant funding for construction of residential wheelchair ramps. The program targets very low to moderate income, disabled adults and frail seniors; a Lead Hazard Evaluation and Reduction Grant Program makes funds available to eligible rehabilitation loan recipients to reduce lead paint hazards to an amount not to exceed the original construction loan amount; and finally, a Downtown Residential Seismic Retrofit Loan Program which provides "gap financing" for property owners in the Redevelopment Project area for the purpose of seismically retrofitting un-reinforced masonry (URM) residential structures. These funds must be used to complete the seismic upgrade of "high hazard" structures.

City of Eureka Local Housing Fund

These housing rehabilitation funds are provided for properties citywide that are not within a specific target area, and for projects that do not fit into any of the federal or state programs. For single-family residents, the residence must be owner-occupied, and the household income must be very low to moderate income. The rental rehabilitation program will provide "gap" financing for a 15-year term. Graffiti Clean Up is provided through a Graffiti Clean Up Program where the Redevelopment Agency has negotiated a contract with a local hardware store to provide graffiti clean up kits to low and moderate-income residents in the City. The kits can be purchased for \$5.00 to provide residents with paint, brushes and other materials to clean up graffiti in residential neighborhoods. The City pays all remaining costs for the paint kits.

Other valuable resources and programs that may be available during the planning period to assist in the preservation of "at risk" affordable housing, and that the City may consider applying for are as follows:

Multi-family Housing Program (MHP)

A State of California Housing and Community Development Department (HCD) program, the MHP assists in new construction, rehabilitation and preservation of permanent and transitional rental housing, as well as the conversion of non-residential structures to rental housing, for lower income households. Eligible applicants include local public agencies, for-profit and non-profit corporations, limited equity housing cooperatives, individuals, Indian reservations and rancherias, limited partnerships in which an eligible applicant or an affiliate of the applicant is a general partner.

Predevelopment Loan Program (PDLP)

The State of California Housing and Community Development Department (HCD) PDLP provides predevelopment capital to finance the start of low-income housing projects in the form of short-term loans at three percent (3%) for up to three years. Eligible applicants include local government agencies, non-profit corporations, cooperative housing corporations, and limited liability corporations or partnerships where all the general partners are non-profit mutual or public benefit corporations.

Community Reinvestment Act (CRA)

The CRA, enacted by Congress in 1977 is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low and moderate income neighborhoods, consistent with safe and sound banking operations. The CRA requires that each insured depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities, including mergers and acquisitions. The CRA plays an important role in improving access to credit for both rural and urban communities.

Low Income Housing Tax Credit Program (LIHTC)

In 1986, Congress created the federal low income housing tax credit to encourage private investment in the acquisition, rehabilitation and construction of low-income rental housing. The high housing costs in California make it difficult, even with federal credits, to produce affordable rental housing, so the California Legislature created a state low-income housing tax credit program to supplement the federal credit.

The state credit is essentially identical to the federal credit. The credit is only available for projects receiving federal credits. Twenty percent of federal credits are reserved for rural areas, and ten percent for non-profit sponsors. To compete for the credit, rental housing developments have to reserve units at affordable rents to households at or below 46 percent

of area median income. The assisted units must be reserved for the target population for 55 years.

The federal tax credit provides a subsidy over ten years towards the cost of producing a unit. Developers sell these tax benefits to investors for their present market value to provide up-front capital to build the units.

Credits can be used to fund the hard and soft costs (excluding land costs) of the acquisition, rehabilitation or new construction of rental housing. Projects not receiving other federal subsidy receive a federal credit of nine percent per year for ten years and a state credit of 30 percent over four years (high cost areas and qualified census tracts get increased federal credits). Projects with a federal subsidy receive a four percent federal credit each year for ten years and a 13 percent state credit over four years.

Federal Home Loan Bank System

The Federal Home Loan Bank System facilitates Affordable Housing Programs (AHP), which subsidize the interest rates for affordable housing. The San Francisco Federal Home Loan Bank District provides local service within California. Interest rate subsidies under the AHP can be used to finance the purchase, construction, and/or rehabilitation of rental housing. Very-low income household must occupy at least 20 percent of the units for the useful life of the housing or the mortgage term. In partnership with the City and County, Redwood Community Action Agency (RCAA) is applying for a HOME bank, 15-year deferred loan, for approximately \$350,000 to assist in completing the funding needs for a soon to be built Multiple Assistance Center that will assist homeless persons in making the transition from homeless to self-sufficient.

California Housing Finance Agency (CHFA)

The CHFA offers permanent financing for acquisition and rehabilitation to for-profit, non-profit, and public agency developers seeking to preserve "at-risk" housing units. In addition, CHFA offers low interest predevelopment loans to non-profit sponsors through its acquisition/rehabilitation program.

CalHome Program

Grants to local public agencies and non-profit developers to assist individual households through deferred-payment loans; direct forgivable loans to assist development projects involving multiple ownership units, including sign-family subdivisions.

Preservation Financing Program

Funds are earmarked for the acquisition or refinancing of projects that would opt out of subsidy contracts.

Continuum of Care for Homeless Persons

This program provides grants/rent assistance to assist the homeless through a combined NOFA for 3 programs: Supportive Housing, Section 8 SRO, and Shelter Plus Care. These programs provide services and transitional or permanent housing for homeless person.

The following is an estimate of the amount of funds expected to accrue to the Eureka Redevelopment Agency's LMIHF over the planning period of the element, and a list of the planned uses for those funds.

Projection of Incremental Value and Tax Increment Revenue*

<u>Fiscal Year</u>	20% Housing Set Aside
	<u>LMIHF</u>
2003-04	\$645,000
2004-05	\$667,000
2005-06	\$681,000
2006-07	\$696,000
2007-08	\$710,000

(Information Provided by the City of Eureka Finance Department)

Planned uses of funds include:

- \$ Owner Occupied Housing Rehabilitation Loans
- \$ Rental Housing Rehabilitation Loans
- \$ Lead Hazard Reduction Grants
- \$ First Time Homebuyer Loans
- \$ Matching Funds for New Grant Applications
- \$ Special Projects Fund (Acquisition or Rehabilitation of Transitional Housing Facilities, Multiple Assistance Centers, Affordable Housing Projects, Seismic Retrofits, etc.)
- \$ Grants for Neighborhood Improvement Programs (Dumpster, Paint Up/Fix Up, Senior Repair Grants)
- \$ Wheelchair Ramp Construction Grants
- \$ Sanitary Sewer Connection Grants

Eureka Redevelopment Agency Five-Year Implementation Plan

Many communities include redevelopment reports and plans within the housing element. Incorporating a redevelopment agency affordable housing production plan in the housing element will help promote consistency between the housing element and redevelopment plan and ensure resources can be effectively targeted to priority local housing needs. A redevelopment agency's

affordable housing production plan may be developed separately from the housing element, but it is required to be consistent with the housing element.

Redevelopment Agencies are required to produce five-year implementation plans (Health & Safety Code Section 33490) and affordable housing production plans for each project area. The principal purpose of the implementation plan is for each agency to plan for and implement its general redevelopment programs in a manner directly related to eliminating blighting influences. In addition, the affordable housing component of the implementation plan provides a mechanism for a redevelopment agency to monitor its progress in meeting both its affordable housing obligations under the CRL and the affordable housing needs of the community.

The Redevelopment Agency of the City of Eureka (Agency) adopted its initial implementation plan for fiscal years 1994-95 through 1998-99 in December 1994. As required under the CRL, the Agency conducted a formal review of the implementation plan in mid-cycle that resulted in an amendment of the initial implementation plan in December of 1997. The current plan for Fiscal Years 1999-00 through 2003-04 supersedes the previous plan.

In effect, the implementation plan is a guide, incorporating the goals, objectives and potential programs shaping redevelopment agency activities for the five-year plan period as reflected in the Eureka Redevelopment Plans, The City Housing Element and Affordable Housing Strategy, Agency policies, and market conditions.

AVAILABILITY OF LAND AND SERVICES

INTRODUCTION

This section evaluates the potential for residential development in Eureka and the availability of public services and facilities to accommodate this development.

RESIDENTIAL DEVELOPMENT OPPORTUNITIES

Vacant Residential Sites

Based on a survey completed in August 2003 contracted by the City Redevelopment Agency with the Redwood Community Action Agency, Eureka has approximately 34 acres of vacant land currently zoned for residential use. This land could accommodate 308 dwelling units at maximum-zoned densities. This total does not include potential density bonus units nor secondary dwelling units. Of these approximately 34 acres, about 3 acres are zoned for high-density residential use, 6 acres are zoned for medium-density residential use, and 27 acres are zoned for very low- and low-density residential use.

The majority of these sites are small (6,000 square feet) zoned for multi-family use. The highest allowed densities are achievable on these small lots, and the City has a good track record of

developing housing on the available multi-family sites affordable to lower income households and maximum densities can be achieved through use of the zoning tools already in place in the zoning ordinance as mentioned below. These individually owned parcels developed with four-plex units are sometimes not maintained to the degree an owner-occupied residence might be, particularly as we have heard from residents on the west side of Eureka. Because Eureka's strategy for providing affordable housing has relied on in-fill development owing to the locked-in nature of the city limits (surrounded by County of Humboldt jurisdiction lands developed at urban densities on three sides with Humboldt Bay on the fourth), the City has become proficient at developing these smaller sites, particularly taking advantage of alley access development options. The City has a variety of tools to facilitate the development of affordable housing on these smaller multi-family zoned sites including reduced rear yard setbacks for garages in the rear of the lot, reduced parking requirements from the residential single family standards, 100% lot coverage allowances (50% in residential single family zones) and increased height provision of 75 feet where 35 feet is the standard for single family residential zones.

Some of these vacant sites may be large properties containing areas of non-buildable lands comprised of steep slopes or wetlands. These relatively steep portions of properties or properties located entirely within a gulch were not included in these calculations. Others are substandard in size but are still available for development. The Eureka *Zoning Ordinance*, Section 10-5.203.4 states: "A site having an area, frontage, width, or depth less than the minimum prescribed for the district in which the site is located. . . may be used for a permitted use or a conditionally permitted use. . . subject to all other regulations for the district."

The City of Eureka has approved numerous projects on infill sites since its last housing element (i.e., 1992). These projects include a variety of housing types including single-family and multi-family dwellings. A variety of residential uses can be accommodated on small parcels, including: single family dwellings, halfplexes, duplexes, triplexes, fourplexes, townhomes, and garden apartments.

The City, as part of its adopted General Plan update, considered annexation of adjacent territories since the adoption of the current Housing Element. These included the areas of Myrtle town, Cutten, and Pine Hill. No proposals were citizen generated. The City outreached to inquire as to the desirability of annexation. In every instance the response was the same: the most logical areas for annexation are currently fully developed with community water and sewer services, paved streets and sheriff/fire protection. There does not appear to be an incentive on the part of these areas to annex. Annexation remains a viable option relative to the Anderson/Robinson tract, large vacant tracts in multiple ownership south east of the city limits. If the City decides to annex vacant developable land, additional sites would then be available for residential development. However, given past failed attempts, annexation is not considered a viable option in the analysis of lands available for housing.

Table II-30 shows development potential for existing vacant residential sites in Eureka as of August 2003. These figures may represent the maximum densities, and they have been adjusted to account for the provision of other requirements such as parking and setbacks. These figures reflect realistic potential units based on what has occurred in the past housing cycle.

TABLE II-30**DEVELOPMENT POTENTIAL FOR EXISTING VACANT
RESIDENTIAL SITES**

Eureka
August 2003

HIGH-DENSITY RESIDENTIAL SITES

Parcel #	Zoning	acreage	Potential # DU
004-086-09	RM-1000	0.12	3
004-106-12	RM-1000	0.15	4
004-123-05	RM-1000	0.11	3
004-131-03	RM-1000	0.09	2
004-133-01	RM-1000	0.15	4
004-152-05	RM-1000-AR	0.58	15
004-163-06	RM-1000-AR	0.23	7
004--202-07	RM-1000	0.11	3
004-243-03	RM-1000	0.09	2
003-142-13	RM-1000	0.1	2
006-181-01	RM-1000	0.88	30
Total		2.61	75

MEDIUM-DENSITY RESIDENTIAL SITES

Parcel #	Zoning	acreage	Potential # DU
001-251-06	RM-2500-AR	0.22	4
001-253-03	RM-2500-AR	0.09	1
001-253-10	RM-2500-AR	0.09	1
001-253-28	RM-2500-AR	0.23	4
001-253-29	RM-2500-AR	0.23	4
001-261-20	RM-2500-AR	0.5	8
005-104-12	RM-2500-AR	0.17	2
005-111-33	RM-2500-AR	0.15	2
005-122-04	RM-2500-AR	0.18	2
005-166-05	RM-2500-AR	0.13	2
005-182-09	RM-2500-AR	0.1	1
005-182-12	RM-2500-AR	0.08	1
005-184-01	RM-2500-AR	0.33	5
006-011-25	RM-2500-AR	0.14	2
006-012-01	RM-2500-AR	0.13	2
008-021-05	RM-2500-AR	0.27	4
008-022-19	RM-2500-AR	0.07	1
008-022-28	RM-2500-AR	0.22	4
008-031-13	RM-2500-AR	0.18	2
008-031-17	RM-2500-AR	0.15	2
008-031-18	RM-2500-AR	0.15	2
008-031-21	RM-2500-AR	0.18	2
008-061-20	RM-2500-AR	0.15	2
008-061-21	RM-2500-AR	0.15	2
008-061-22	RM-2500-AR	0.15	2
008-061-23	RM-2500-AR	0.15	2
008-112-28	RM-2500-AR	0.25	4
009-021-01	RM-2500-AR	0.3	5
009-021-15	RM-2500-AR	0.14	2
009-124-05	RM-2500-AR	0.27	5
010-033-13	RM-2500-AR	0.15	2
010-061-15	RM-2500-AR	0.14	2
010-061-17	RM-2500-AR	0.13	2
010-131-01	RM-2500-AR	0.2	3
010-135-06	RM-2500-AR	0.34	5
Total		6.51	96

LOW DENSITY RESIDENTIAL SITES

Parcel #	Zoning	acreage	Potential # DU
002-181-05	RS-6000	0.12	1
002-181-19	RS-6000	1.55	10
002-221-11	RS-6000	0.1	1
005-184-05	RS-6000	0.2	1
005-222-25	RS-6000	0.18	1
006-031-06	RS-6000	0.17	1
006-031-07	RS-6000	0.17	1
006-045-12	RS-6000	0.17	1
006-061-11	RS-6010	0.1	1
006-121-02	RS-6000	0.5	3
006-121-03	RS-6000	0.08	1
006-121-07	RS-6000	0.16	1
006-121-08	RS-6000	0.16	1
006-131-24	RS-6000	0.13	1
006-141-18	RS-6000	0.08	1
006-142-11	RS-6000	0.57	2
006-181-04	RS-6000	0.66	4
006-211-14	RS-6000	0.19	1
006-211-15	RS-6000	0.19	1
006-211-21	RS-6000	0.16	1
006-211-23	RS-6000	0.15	1
006-241-08	RS-6000	0.25	1
006-241-09	RS-6000	0.74	3
006-242-29	RS-6000	0.2	1
006-271-07	RS-6000	0.2	1
006-274-14	RS-6000	0.21	1
006-281-50	RS-6000	1.25	1
006-312-16	RS-6000	0.15	1
006-312-17	RS-6000	0.04	1
008-112-39	RS-6000	0.06	1
008-121-12	RS-6000	0.14	1
008-131-02	RS-6000	0.28	1
008-131-07	RS-6000	0.12	1
008-143-08	RS-6000	0.05	1
008-122-26	RS-6000	0.17	1
009-195-14	RS-6000	0.16	1
009-214-08	RS-6000	0.3	1
009-214-29	RS-6000	0.18	1
009-224-34	RS-6000	0.24	1
009-252-07	RS-6000	0.15	1
009-273-13	RS-6000	0.4	1

009-273-19	RS-6000	0.28	1
009-281-11	RS-6000	0.3	1
009-281-25	RS-6000	0.3	1
010-071-14	RS-6000	0.3	1
010-081-09	RS-6000	0.12	1
010-081-10	RS-6000	0.13	1
010-091-17	RS-6000	0.1	1
010-091-19	RS-6000	0.12	1
010-091-20	RS-6000	0.13	1
010-121-06	RS-6000	0.37	1
010-121-13	RS-6000	0.18	1
010-121-22	RS6000	0.22	1
010-144-16	RS6000	0.13	1
010-261-10	RS6000	0.6	4
010-272-05	RS6000	0.6	1
010-281-34	RS6000	0.37	1
010-281-36	RS6000	0.15	1
010-292-05	RS6000	0.5	1
011-030-26	RS6000	0.23	1
011-111-02	RS6000	0.16	1
011-113-13	RS6000	0.15	1
011-131-08	RS6010	0.12	1
011-176-09	RS6000	0.17	1
011-176-10	RS6000	0.17	1
011-186-01	RS6000	0.18	1
011-204-06	RS6000	0.1	1
012-110-09	RS6000	0.12	1
012-022-04	RS6000	0.38	1
012-033-06	RS6000	0.08	1
012-036-09	RS6000	0.12	1
012-041-18	RS-6000	0.15	1
012-056-08	RS-6000	0.15	1
012-072-31	RS-6000	0.39	1
012-072-32	RS-6000	0.17	1
012-072-33	RS-6000	0.17	1
012-101-04	RS-6000	0.07	1
012-121-04	RS-6000	0.6	1
012-121-18	RS-6000	0.08	1
012-131-04	RS-6000	0.15	1
012-131-09	RS-6000	0.3	1
012-141-10	RS-6000	0.5	1
012-141-30	RS-6000	0.15	1
012-162-03	RS-6000	0.19	1
012-171-09	RS-6000	0.15	1
012-195-16	RS-6000	0.07	1
012-195-17	RS-6000	0.07	1
012-221-15	RS-6000	0.11	1

013-031-32	RS-6000	0.15	1
013-041-02	RS-6000	0.3	1
013-044-06	RS-6000	0.08	1
013-053-06	RS-6000	0.16	1
013-054-03	RS-6000	0.3	1
013-063-12	RS-6000	0.12	1
013-063-13	RS-6000	0.12	1
013-091-03	RS-6000	0.15	1
013-132-06	RS-6000	0.13	1
013-143-01	RS-6000	0.4	1
013-152-041	RS-6000	0.32	1
013-182-11	RS-6000	0.12	1
013-182-12	RS-6000	0.12	1
013-182-27	RS-6000	0.24	1
013-201-73	RS-6000	0.33	1
018-152-05	RS-6000	0.15	1
018-152-13	RS-6000	0.3	1
018-152-14	RS-6000	0.4	1
018-193-04	RS-6000	0.14	1
018-194-08	RS-6000	0.22	1
018-332-34	RS-6000	0.53	1
301-231-17	RS-6000	0.15	1
301-231-21	RS-6000	0.16	1
301-231-22	RS-6000	0.15	1
301-231-27	RS-6000	0.14	1
301-231-32	RS-6000	0.18	1
301-124-01	RS-6000	0.2	1
301-281-03	RS-6000	0.14	1
301-281-38	RS-6000	0.19	1
Total		27.52	137
GRAND TOTAL		34.5	308

Note: RS-6,000 = minimum lot size of 6,000 s.f.; RS-12,000 = minimum lot size of 12,000 s.f.; RM-2,500 = minimum lot size of 2,500 s.f.; RM-1,000 = 6,000 s.f. per 4 dwelling units plus 1,000 s.f. per each additional. Source: City of Eureka; RCAA

Downtown Residential Sites

In addition to the 308 potential units that can be accommodated by vacant, residentially zoned sites, Eureka has a significant potential for residential development in its Downtown. According to a survey completed in August 2003 by Eureka Main Street, Downtown Eureka has space in existing commercial and office buildings sufficient to accommodate 126 units of high-density residential use. The Eureka *Zoning Ordinance* allows residential use in these buildings by right (i.e., without a use permit).

The Redevelopment Agency has participated in the conversion of upper-story commercial space into apartments in at least eight different locations in Downtown and Old Town Eureka using the HUD 312 Program. Approximately 67 new apartments have been created since 1977 in converted upper-story commercial space through this participation. In addition, the Redevelopment Agency has rehabilitated many existing upper-story apartments in the project area.

Table II-31 summarizes the location and amount of vacant upper-story space available for high-density residential use and the potential for residential development in these spaces.

Of the eight buildings listed in Table II-31, five require seismic retrofitting, and the cost of retrofitting buildings for seismic safety can be prohibitive without government assistance. In January 1993, the City applied for 1993 HOME Program funds for seismically retrofitting three of these buildings and converting their upper stories for residential use, but their application was denied by HCD. The HCD letter of rejection dated March 29, 1993 did not specify the reasons for non-allocation. The City will probably reapply for HOME funds in upcoming cycles. In addition to the retrofitting option, property owners have the option of demolishing unreinforced masonry structures (URM) to facilitate development on the site, an action that in some cases may be less costly than retrofitting URM buildings to meet seismic safety standards.

Three structures included on this list in the current housing element have been seismically retrofitted and rehabilitated for commercial use. The reasons given for not pursuing residential uses in these structures included the change of occupancy requirements resulting in the need for disability access improvements required for residential uses, fire codes for residential uses, insurance costs for residential uses, and parking requirements for residential uses (there are no parking requirements for commercial uses in Old Town and Downtown). The City is proposing to sponsor workshops targeted to our development community and architects designed to highlight alternate methods of achieving conformance with the change of occupancy requirements that may assist in creating solutions for affordable housing in the upper floors of downtown structures.

TABLE II-31

SURVEY OF COMMERCIAL STRUCTURES WITH ADAPTIVE RE-USE RESIDENTIAL POTENTIAL

Location	Total Number of floors	Total Space (sq. ft.)	Potential # DU	URM Status
Lloyd Building	3	15,120	22 units	Designated as high hazard
Carson Building	4	20,250	19 units	Designated as high hazard
F at 2 nd Street	4	27,000	26 units	Designated as high hazard
Art Center	2	12,000	17 units	Designated as high hazard
3 rd at F Street	2	15,000	7 units	Designated as high hazard
E/F at 5 th /6 th Street	2	na	10 units	No URM
Heuers Building	2	na	5 units	No URM
Commercial Building	4	na	20 units	No URM
Total			126 units	

Source: City of Eureka; Eureka Redevelopment Agency; Globe Properties

Non-Residential Sites

In addition to vacant residential sites and Downtown residential sites, Eureka also has a significant amount of vacant and underutilized land zoned for non-residential use, a significant part of which is owned by the Eureka Redevelopment Agency. According to a survey by City staff completed as part of this update, there are approximately 40 acres of vacant land zoned for non-residential use in the City of Eureka. None of the vacant industrial sites were included in this calculation as they do not appear to be appropriate for residential development due to their proximity to existing industrial uses and the possible presence of toxics left from earlier industrial uses. Some of the commercial sites, however, may be suitable for development with residential uses, mixed uses, or rezoning to residential use, but would need to be individually evaluated for their appropriateness for residential use in the context of the City's overall prosperity goals. Table II-32 shows existing vacant non-residential sites.

TABLE II-32

EXISTING VACANT NON-RESIDENTIAL SITES

COMMERCIAL SITES

Parcel #	Zoning	acreage	Potential # DU
001-013-09	CW	0.15	2
001-054-06	CW	0.13	2
001-054-14	CW	0.3	5
001-054-15	CW	0.19	2
001-054-15	CW	0.19	2
001-054-20	CW	1.48	10
001-121-18	CW	0.42	6
001-121-09	CW	0.06	1
001-121-22	CW	1.12	8
001-161-03	OR	0.05	1
001-162-04	OR	0.23	4
001-161-05	OR	0.2	3
001-162-06	OR	0.17	2
001-162-07	OR	0.2	3
001-162-08	CW	0.37	5
001-162-12	OR	0.24	4
001-236-01	OR-AR	0.06	1
002-053-01	CS	0.17	2
002-061-03	CS	0.08	1
002-064-02	CS	0.3	5
002-083-01	CS	0.1	1
002-095-05	CS	0.15	2
002-101-10	CS	0.15	2
002-112-06	CS	0.22	4

002-121-02	CS	0.1	1
002-121-03	CS	0.06	1
002-231-08	CW	2.57	12
002-231-09	CW	5	24
002-231-13	CW	5	24
002-231-05	CW	0.65	10
002-231-22	CW	0.65	10
002-241-06	CW	1.8	18
002-241-11	CW	6	34
003-062-17	CW	2.6	14
003-082-01	CW	5	24
003-131-05	CS	0.36	5
003-141-01	CS	0.19	3
004-016-03	CS-AR	0.11	2
004-151-22	CC-AR	0.2	4
004-152-02	CC-AR	0.12	2
004-152-03	CC-AR	0.15	2
004-251-17	OR	0.61	10
004-254-02	OR	0.55	6
005-013-09	OR-AR	0.15	2
009-242-07	CN	0.43	7
011-064-02	OR	0.16	2
Total		40.14	308

Source: Redwood Community Action Agency, City of Eureka

Residential Conversions

Under the City's existing adopted zoning map, many of the City's large Victorian-era houses are located in multi-family zoning districts. Most of these are still used as single-family dwellings, but could be converted to multifamily use. Given the historic nature of these units and the stated goal to retain these valuable historic structures, it becomes very important that any exterior changes are compatible with the structure's significance to the neighborhood. The City's Zoning Code allows for the multi-family use of residences in multi-family zones and the City estimates that an additional 72 units could be developed through the conversion of large single-family dwellings to multi-family use. In the last year some examples of residential conversions in Eureka include 1303 I Street (one unit converted to four units), 923 J Street (one unit converted to three units), 817 California Street (one unit converted to four units), and 807 Pine Street (one unit converted to two units). If this trend of 9 units per year continues through this housing cycle, the targeted number of additional units can be achieved.

Second Units

The City has revised its Second Dwelling Unit standards in compliance with Assembly Bill 1866 (Wright). A copy of the revisions adopted by the Eureka City Council was forwarded to HCD on June 10, 2003. The revisions provide for the establishment of second dwelling units on single-family zoned parcels of 6,000 square feet or more and in compliance with established site area, setback, width, and depth standards with ministerial review when consistent with adopted development criteria of size (640 sq. ft. to ensure affordability and accessory nature), single story (to avoid invasion of privacy on adjoining lots), and the provision of parking (so as not to overburden the streetscape). In the last Housing Element cycle the City permitted 35 secondary dwelling units. It is hoped we can achieve triple this number by marketing our ordinance and by use of the revised streamlined provisions. City staff estimates there are also between five and ten second units constructed in the Eureka each year without City approval. The City estimates that in total an additional 120 units could be developed as second units on existing residential lots in the city during the next Housing Element cycle.

Surplus Land

Caltrans owns both residential buildings and vacant land within the Highway 101 corridor immediately south of Downtown. HCAOG will eventually direct Caltrans to review the possibility of alternative alignments for Highway 101, and if its current right-of-way is abandoned by Caltrans, existing buildings and vacant land could be declared surplus and used for residential development. If Caltrans elects to abandon the concept of realigning Route 101 along its existing alignment, these lands would be declared surplus. Caltrans has historically offered such sites to local jurisdictions before placing them to bid to the general population. These structures and lands could then be revitalized into affordable housing, as many are located in multi-family zoned areas. The vacant Caltrans-owned sites are included in the inventories in Tables II-19 and II-21. As an example of this opportunity to create additional housing, the City is currently assisting the Vietnam Veterans of Eureka in their attempts to secure one or two wings of the Fireside Inn slated for demolition by the State Department of Transportation for a revised highway alignment on Fifth Street. A majority of the site will be needed for a revised intersection alignment at Fifth and "R" Streets, but one or two

wings of the existing structure may be retained to provide housing opportunities for up to 30 low-income individuals.

Consultants contacted the California Department of General Services, HUD, and the U.S. Bureau of Land Management to determine if there were additional public-owned surplus public lands in Eureka that could be declared as surplus, and were informed that none existed.

Sites for Emergency Shelters and Transitional Housing

Based on the preemptive doctrine, emergency shelters and transitional housing operated by the County, the State, or the Federal Government can be developed within any zoning district within Eureka. The City has amended the *Zoning Ordinance* to permit the placement of emergency shelters in the CS (Service Commercial) and all M (Industrial) districts as principally permitted uses

Transitional housing that serves 12 or fewer persons is allowed within any residential district per state law. Transitional housing for 15 and fewer persons is allowed in the RM (Multi-Family) residential district under the classification of a "lodging house." Lodging houses are also permitted uses in the OR (Office Residential), CN (Neighborhood Commercial), CC (Central Commercial), CS (Service Commercial), and CW (Waterfront Commercial) districts.

Conclusion

Eureka has available in a variety of forms, sufficient vacant and appropriately zoned sites to accommodate the housing needs of all income groups (i.e., approximately 440 units of new housing) in Eureka. It is anticipated the multiple family zones (RM-2500 and RM-1000) will continue to develop and facilitate the creation of homes affordable to lower income households. These zoning districts have supported the housing needs of low- and moderate-income families in the past cycle and they will continue to offer the development community opportunities to create additional housing. This is demonstrated by the review of multi-family building permits in the last cycle and conversations with the development community regarding the successful development of multiple units in the City (on Bay Street in an historic District in Eureka as an example where Mr. Bode constructed a 10-unit development and Mr. Davenport constructed a 12-unit complex). These examples demonstrate the ability of our development community to create multiple units in an historic district that do not detract from the historic resources. Table 11-33 summarizes this development potential, making assumptions about the income categories that could be accommodated by the various new units.

TABLE II-33

SUMMARY OF ADEQUATE SITES
Potential Number of Units by Income Category
Eureka

Type of Site	Very Low	Low	Moderate	Above Moderate	Total
Existing, Vacant Residential Sites					
High-Density Sites	75	0	0	0	75
Medium-Density Sites	0	66	30	0	96
Low Density Sites	0	0	0	137	137
Very Low Density Sites	0	0	0	2	2
Downtown Residential Sites	120	99	0	0	219
Residential Conversion	0	0	72	0	72
Second Units	0	120	0	0	120
Total	195	285	102	139	721
HCAOG Fair Share Allocation	125	83	83	253	544
Deficit/Surplus	+70	+202	+19	-114	+177

Source: City of Eureka

According to Table II-33, the City of Eureka has adequate sites to accommodate the housing needs of all income groups in Eureka except for the above-moderate category. In the above-moderate category the city lacks sites for 116 units, but in the aggregate the city has adequate sites to accommodate 177 units beyond its fair share housing allocation. If a site can accommodate moderate-income units, it can also accommodate above moderate-income units. Accordingly, units assigned to the low and moderate-income categories in Table II-33 can be reassigned to the above moderate-income category; the result would be sufficient sites in all income categories.

AVAILABILITY OF SERVICES

Wastewater Treatment

The City of Eureka completed construction of a new wastewater treatment facility in 1984 that serves Eureka and the surrounding area. According to the City's Engineering Department, the wastewater treatment plant currently treats 4.9 million gallons per day (MGD) of wastewater (average dry weather flow) and has the capacity to treat up to 8.6 MGD of wastewater without expansion. Furthermore, the plant is designed to facilitate expansion up to 12.0 MGD (average dry weather flow) of wastewater, should the need arise in the future. Current treatment plant capacity is sufficient to accommodate Eureka's growth at its current rate of growth (i.e., the growth rate experienced between 1990 and 2000) for the foreseeable future.

Water Availability

Water supply has never been a problem in Eureka. The City of Eureka currently has a contract supply with Humboldt County Municipal Water District (HBMWD) for 8 million gallons per day (MGD); in 1989, the City was using only 4 MGD. Conservative estimates for Eureka's consumption indicate that water usage will increase to only 5.28 MGD by the year 2010. As a result, water usage for Eureka is expected to remain well below the current contract limit. The City has just completed the construction of five miles of new 24-inch main water transmission line, installed parallel to the existing line and cross-connected for flexibility in service options. The new pipe is new technology material that will withstand the forces of nature more consistently than the old concrete and iron pipe system. This improvement will serve the citizens of Eureka with reliable water supplies for decades to come.

Clearly, the City has adequate water and wastewater treatment capacity to accommodate the housing needs and the household increases of the local area during this planning period and beyond.

LAND USE CONTROLS AND GOVERNMENTAL CONSTRAINTS

INTRODUCTION

While local governments have little or no influence on such market factors as interest rates, their policies and regulations do affect both the amount of residential development that occurs and the cost of housing. As described in other sections of this Chapter, the City has taken and will continue to take a wide variety of actions aimed at providing housing opportunities and ensuring housing affordability. Since governmental actions can constrain development and affordability of housing, state law requires that the housing element "address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing" (*Government Code* § 65583 (c) (3)).

The principal documents setting forth City policies and standards for residential development are the *General Plan*, the *Local Coastal Plan*, and the *Zoning Ordinance*. Other areas of regulation that affect housing cost include the City's processing procedures and development and planning fees.

GENERAL PLAN AND LOCAL COASTAL PLAN

Eureka's principal land use policy document is the *General Plan*. The current *General Plan* was adopted in 1997. The *General Plan* has five land use designations that are primarily residential. These are as follows:

- ❑ Rural: This category provides for single-family detached residences up to a density of 1 dwelling unit per net acre. Minimum lot size is 42,000 square feet.

- ❑ Estate: This category provides for single-family detached residences at a density of 2 to 3 dwelling units per net acre. Minimum lot size is 12,000 square feet.
- ❑ Suburban: This category provides for single-family residences at a density of 4 to 7 dwelling units per net acre. Minimum lot size is 6,000 square feet.
- ❑ Medium Density: This category provides for attached single-family and multi-family residences at a density of 8 to 18 dwelling units per net acre. Minimum lot size is 2,500 square feet.
- ❑ High Density: This category provides for multi-family residences at a density of 18 to 30 dwelling units per acre. Minimum lot size is 6,000 square feet.

These residential land use designations provide for a wide range of housing types, from single family detached dwelling units to multi-family apartments and condominiums. Given the prevailing housing market conditions, these densities can accommodate the housing needs of all household income levels.

In addition to the *General Plan*, Eureka has an adopted and Coastal Commission-certified *Local Coastal Plan (LCP)* which regulates development for approximately 1,500 acres of land that lie within the Coastal Zone. The *LCP* contains residential land use designations and allowable residential densities similar to those in the *General Plan*. In addition, state law regulates the demolition of existing low- and moderate-income dwelling units and requires the inclusion of low- and moderate-income housing in new housing development within the Coastal Zone (*Government Code § 65590*).

ZONING

Under state law, cities and counties have broad latitude in establishing zoning standards and procedures. Outside of a general requirement for consistency with the general plan, requirements for open space zoning, and several requirements governing residential zoning, state law establishes only broadly the scope of zoning regulation and sets minimum standards for its adoption and administration.

The *Zoning Ordinance* contains three basic residential zones. These are the RS-6,000 (One-Family Residential) District, the RM-2,500 (Multi-Family Residential) District, and the RM-1,000 (Multi-Family Residential) District. Multi-family housing is allowed by right (i.e., without conditional use permit) in the RM-2,500 and the RM-1,000 Districts. In addition to these residential zones, multi-family residential uses are allowed in commercial zones, the OR (Office and Multi-Family Residential) District, the HM (Hospital-Medical) District, and any CN (Neighborhood Commercial), CC (Community Commercial), and CS (Commercial Service) Districts. The development standards that apply to residential uses in commercial zones are the same as those required in multi-family districts except that dwelling units above non-residential first floor uses are not required to conform with open space provisions. The City anticipates the development of vacant upper floors in existing multi-floor building in the downtown and Old Town areas to be a major objective, and policies have been incorporated into the Element to encourage and support this

use. Very low-density single-family residential uses are also allowed in the A (Agricultural) District. Table II-28 summarizes the development standards for each residential district.

The City's development standards do not impede the ability to achieve maximum densities and facilitates development for low-and moderate-income households by reducing development standards for open space, parking, lot coverage, and height limitations for the higher density zoning districts. Additionally, for residential development in commercial districts, provisions are incorporated into the zoning ordinance to further relax open space requirements. A policy alternative objective has been included in the Housing Element update to comprehensively review parking requirements for residential uses on the upper floors of vacant buildings to further encourage residential development in the City's commercial districts and revitalize the Old Town and Down Town areas. Based on the City's experience in the application of these standards, these do not impede the ability to reach maximum residential densities.

TABLE II-34
DEVELOPMENT STANDARDS
Eureka

Zoning District	Minimum Lot Area per Dwelling	Allowable Floor area Ratio	Maximum Height	Minimum Front Yard Setback	Minimum Rear Yard Setback	Combined Side yard Setback	Second Units Allowed
RS-12,000 (Coastal Zone only)	12,000 sf.	50%	35 ft.	15 ft.	25 ft.	10 ft.	yes
RS-6000	6,000 sf.	50%	35 ft.	15 ft.	25 ft.	10 ft.	yes
RM-2,500	2,500 sf.	50%	35 ft.	15 ft.	20 ft.	10 ft.	no
RM-1,000	6,000 sf. per 4 dwelling units plus 1,000 sf. per each additional dwelling unit	100%	75 ft.	15 ft.	20 ft.	10 ft.	no
CN	n/a	200%	35 ft.	n/a	n/a	n/a	no
CC	n/a	500%	100 ft.	n/a	n/a	n/a	no
CS	n/a	120%	35 ft.	n/a	n/a	n/a	no
CW	n/a	250%	100 ft.	n/a	n/a	n/a	no
OR	1,000 sf.	100%	100 ft.	15 ft. if not located above non-residential use	20 ft. if not located above non-residential use	10 ft. if not located above non-residential use	no
HM	6,000 sf. per 4 dwelling units plus 1,000 sf. per each additional dwelling unit	100%	25 ft.	15 ft.	20 ft.	10 ft.	no
A	5 acres	n/a	35 ft.	30 ft.	30 ft.	30 ft.	no

Source: City of Eureka Zoning Ordinance

On- and Off-Site Improvements

Eureka requires the installation of on-site and off-site improvements for residential development. On-site improvements typically include streets, curb, gutter, sidewalk, and utilities and amenities such as landscaping, fencing, streetlights, open space and park facilities, and public access routes for sites within the coastal zone. These required fair share improvements do not significantly affect the cost and supply of housing in Eureka. The City requires improvements as part of a construction project or a subdivision project. In the review of proposals, the Public Works Department typically requires the improvement of the street frontage to half-width (20 feet), the installation of a concrete 6-inch curb and gutter, and the paving of the 20-foot wide alley in the rear of the property if one exists. Sidewalks are also required at 5 feet in width along the entire street frontage. Landscaping is not required of residential uses where less than 5 parking spaces are provided. For multi-family developments providing 5 or more parking spaces, 4% of the interior parking area is to be landscaped with trees and other plant material.

Off-site improvements are also often required as part of the approval process for residential development. Off-site improvement costs for large developments can include the construction of roadway segments, bridges, sewage collection trunk lines, water systems improvements, public facilities such as fire substations, and drainage improvements. The City has precious little large size tracts of land that would trigger such extensions consistent with General Plan standards for wetland protection. It is noted however that the City is currently reviewing for approval the major subdivision application for Lundbar Hills Unit 6 that proposes the creation of 56 parcels for above moderate-income development.

Smaller infill projects typically are only required to improve adjacent street frontages, including the installation of curb, gutters, and sidewalks. In most of Eureka's urbanized area, streets and other improvements are already in place. Therefore, development of Eureka's vacant residential infill sites requires few or no frontage or off-site improvements.

Density Bonus

As of January 1, 1990, state law requires that a density bonus of 25 percent and one other concession (e.g., fee waiver or priority processing) be granted to developers who build 20 percent of their units for lower income households, 10 percent for very low-income households, or 50 percent for low-income elderly households. State law now also requires developers to guarantee continued affordability for very low- and low-income units for at least 30 years. Eureka does not currently have a density bonus provision in its *Zoning Ordinance*. A policy objective and implementation measure has been included in the Housing Element to ensure the City adopts a density bonus ordinance in this planning period.

Coastal Development Permit Procedures

In addition to standards outlined above, Eureka has a separate set of zoning ordinance regulations for the Coastal Zone. With minor exceptions, however, development standards for residential development within the Coastal Zone are the same as outside the Coastal Zone. In terms of permit

procedures, development within the Coastal Zone is required to obtain a Coastal Development Permit in addition to approvals otherwise required. Environmental analysis is required for all development in the Coastal Zone, and drainage control plans are required for some designated sites.

Secondary Dwelling Units

A secondary dwelling unit is an additional self-contained living unit, either attached or detached from the primary residential unit on a single lot. It has cooking, eating, sleeping, and full sanitation facilities. To encourage establishment of secondary dwelling units on existing developed lots, state law requires cities and counties to either adopt an ordinance based on standards set out in the law authorizing creation of secondary dwelling units in residentially zoned areas, or where no ordinance has been adopted, allow secondary dwelling units by use permit if they meet standards set out in the law. As previously mentioned, the City has revised its Second Dwelling Unit standards in compliance with Assembly Bill 1866 (Wright).

Secondary dwelling units can be an important source of affordable housing since they can be constructed relatively inexpensively and have no associated land costs. Also, secondary dwelling units can provide supplemental income to the homeowner, thus allowing the elderly to remain in their homes or moderate-income families to afford houses.

Parking Requirements for Residential Uses

The *Zoning Ordinance* requires two parking spaces for each dwelling in the RS Districts, one of which must be located in a garage or carport. In all other residential districts, the *Zoning Ordinance* requires one and one-half parking spaces per dwelling.

Manufactured Housing

State law limits the extent to which cities and counties can regulate the installation of manufactured homes, including mobile homes parks. *Government Code* § 65852.3 requires that cities allow installation of certified manufactured homes on foundation systems on lots zoned for conventional single-family residences. This section and *Government Code* § 65852.4 generally require that the same development regulations that apply to conventional homes also apply to manufactured homes. *Government Code* § 65852.7 deems mobile home parks to be a permitted use in all areas planned and zoned for residential use.

In Eureka, mobile homes are allowed for permanent occupancy in state licensed mobilehome and recreational vehicle parks. Manufactured homes certified under the National Manufactured Housing Construction and Safety Standards Act of 1974 are considered as one-family dwellings subject to façade treatments customarily used on conventional dwellings. Manufactured homes are allowed in all residential districts in the city subject to the same development regulations as other types of housing in the same zone.

Site Plan Review and Architectural Review

Eureka's *Zoning Ordinance* requires site plan and architectural review of development in zones combined with the AR (Architectural Review Combining District) or PD (Planned Unit Development Combining District) districts as a reflection of the significant historic residential resources in the Eureka area. This is a discretionary review of the façade treatments for compatibility with the structures in the neighborhood. This review does not add any length of time to the processing of building permits as it is typically a two-week maximum for turnaround, and this is accomplished concurrent with the review of the building permit. As part of the General Plan, the City has adopted design guidelines to assist in understanding the treatments desired in historic areas. One of the policy options in this Housing Element update is for the organization of workshops for the development community and invited persons knowledgeable in construction techniques, disability issues, and seismic retrofit efforts in downtown areas. Site plan review includes examination of the project to insure that structures are "properly related to their sites and to surrounding sites and to traffic circulation in the vicinity." Site plan review also seeks to insure that parking areas, walkways, and landscaping are appropriate. Architectural review is limited to exterior design, materials, textures, and colors and does not include elements that do not affect the exterior appearance of the structure.

DEVELOPMENT PROCESSING PROCEDURES, STANDARDS, AND FEES

Another way in which local governments can inadvertently constrain the development of affordable housing is through the imposition of development approval procedures, permit fees, building code requirements, and lengthy permit processing times. This section addresses the relationship of development fees, processes, and standards to the production of housing.

Permit Processing Procedures

Housing development projects in Eureka are subject to various review procedures including: environmental review, zoning, subdivision review, design review, use permit control, and building permit approval. Table II-35 shows typical permit processing times for various review procedures in the City of Eureka. For permitted uses in multi-family zoning districts, the Community Development Department reviews the proposal simply for conformance with zoning criteria in conjunction with the building permit review. If the development is proposed on multiple-family parcels in the City's Redevelopment area (approximately 50 blocks), an architectural/site plan review is performed to review façade treatments in this historic part of the City that retains a significant amount of Victorian era architecture. Both of these reviews are ministerial in nature, limited to a review for conformance with adopted criteria. The City has developed Design Guidelines that are made available to citizens as examples of façade treatments desired by the City.

TABLE II-35**TYPICAL PERMIT PROCESSING TIMES**

Eureka

2003

Type of Application	Estimated Approval Time Period (following formal acceptance)
General Plan Amendment	4-6 months
Local Coastal Plan Amendment	4-6 months
Zone Reclassification	3-4 months
“Major” Subdivision	8-10 weeks
“Minor” Subdivision	6 weeks
Conditional Use Permit	6-8 weeks
Coastal Development Permit	6-8 weeks
Road Abandonment/Vacation	6-10 weeks
Lot Line Adjustment	2-3 weeks
Residential Building Permit	2-3 weeks
Variance	3-4 weeks
Design Review	2 weeks
Zoning Check for Building Permit	3-5 days
Architectural/Site Plan Review	2 weeks

Source: City of Eureka

Table 36
Housing Types Permitted by Zoning District

Housing Type Permitted	RS-6000	Rm-2500	RM-1000	OR	CN	CS	CC	ML	MG
Single-Family Detached	P	P	P	P	P	P	P		
Single-Family Attached		P	P	P	P	P	P		
Duplexes to Fourplexes		P	P	P	P	P	P		
Multi-Family		P	P	P	P	P	P		
Manufactured Homes		P	P	P	P	p	P		
Secondary Dwelling Units	P/C								
Emergency Shelters						P	P	P	P
Single Room Occupancy		P	P	P	P	P	P		
Transitional Housing	P	P	P	P	P	P	P		
Live-Work					P	P	P	C	C

“P” = permitted Use “C” = conditional Use

The City, in accordance with state law, also requires the initial study of potential environmental impacts of proposed development projects and the preparation of a negative declaration or environmental impact report (EIR). Pursuant to the Permit Streamlining Act (*Government Code* § 65920), local jurisdictions are required to process development applications promptly. For projects requiring a negative declaration, the maximum permit processing period is six months, and for projects requiring an EIR, the maximum period is 12 months.

Building and Housing Codes

Eureka has adopted various uniform building and housing codes to regulate construction. All of these codes have been adopted with only minor amendments, and none of these amendments operate as constraints or significantly increase housing costs. Table II-37 shows the construction codes adopted and currently administered by the City of Eureka.

TABLE II-37

APPLICABLE BUILDING AND HOUSING CODES

Eureka
2003

Code Name	Code Date	Amendments
California Building Code	2001	No Significant Amendments California
Building Code Standards	2001	No Significant Amendments
California Fire Code Standards	2001	No Significant Amendments
California Fire Code	2001	No Significant Amendments
California Administrative Code	2001	No Significant Amendments
California Plumbing Code	2001	No Significant Amendments
California Mechanical Code	2001	No Significant Amendments
Uniform Housing Code	2001	No Significant Amendments
Uniform Sign Code	2001	No Significant Amendments
California Electrical Code	2001	No Significant Amendments
Uniform Code of Building Conservation	2001	No Significant Amendments

Source: City of Eureka

Enforcement of the adopted building and housing codes is focused primarily on review of new construction plans to ensure that they comply with minimum health and safety standards. Application to existing construction is generally limited to correction of violations brought to light through complaints. Violation correction typically results in code compliance without adverse effect upon the availability or affordability of the dwelling units involved. There has been no documented displacement of persons due to code enforcement in recent years. In April 2003, the City received a grant from the State of California, Department of Housing and Community Development Code Enforcement Grant Program for the purchase of hard goods associated with the City code enforcement program.

Permit Fees

The City collects fees to offset the costs of permit processing, inspections, environmental review, and the provision of services such as water, sewers, and storm drains. These fees are generally assessed on the basis of the number of dwelling units in residential development. Fees charged for building permits are based on the construction values as prescribed by the Uniform Building Code. When raising fees, the City complies with all applicable state laws. Table II-38 shows development fees for a sample four-plex in Eureka as of July 2003.

TABLE II-38

DEVELOPMENT FEES FOR 3600 SQ. FT. FOUR-PLEX WITH CARPORTS

August 2003

Item	Responsible office	Cost
Building Permit ²	Building Department	\$3542
Sewer Lateral	Engineering	\$900
Sewer Connection	Engineering	\$2,000
Water Lateral	Engineering	\$2,300
Manifold and installation	Engineering	\$1,290
Site Plan Review	Community Development	\$100
Architectural Review	Community Development	\$30
Total		\$10,162

Fees for construction of a 3,600 s.f. four-plex residential structure with covered carports with an architectural review. The total amount of \$10,162 includes building permit fee, plan check fee, mechanical fees, plumbing fees, electric fees, state seismic fees, and planning review.

Source: City of Eureka

The information on the following pages lists the fees associated with development in the City of Eureka.

-BUILDING PERMIT FEES

TOTAL VALUATION	FEE
\$1.00 to \$500.00	\$23.50
\$501.00 to \$2,000.00	\$23.50 for the first \$500.00 plus \$3.05 for each additional \$100.00, or fraction thereof, to and including \$2,000.00
\$2,001.00 to \$25,000.00	\$69.25 for the first \$2,000.00 plus \$14.00 for each additional \$1,000.00, or fraction thereof, to and including \$25,000.00
\$25,001.00 to \$50,000.00	\$391.75 for the first \$25,000.00 plus \$10.10 for each additional \$1,000.00, or fraction thereof, to and including \$50,000.00
\$50,001.00 to \$100,000.00	\$643.75 for the first \$50,000.00 plus \$7.00 for each additional \$1,000.00, or fraction thereof, to and including \$100,000.00
\$100,001.00 to \$500,000.00	\$993.75 for the first \$100,000.00 plus \$5.60 for each additional \$1,000.00, or fraction thereof, to and including \$500,000.00
\$500,001.00 to \$1,000,000.00	\$3,233.75 for the first \$500,000.00 plus \$4.75 for each additional \$1,000.00, or fraction thereof, to and including \$1,000,000.00
\$1,000,001.00 and up	\$5,608.75 for the first \$1,000,000.00 plus \$3.65 for each additional \$1,000.00, or fraction thereof
Other Inspections and Fees:	
1. Inspections outside of normal business hours (minimum charge—two hours)	\$47.00 per hour*
2. Reinspection fees assessed under provisions of Section 305.8	\$47.00 per hour*
3. Inspections for which no fee is specifically indicated (minimum charge—one-half hour)	\$47.00 per hour*
4. Additional plan review required by changes, additions or revisions to plans (minimum charge—one-half hour)	\$47.00 per hour*
5. For use of outside consultants for plan checking and inspections, or both	Actual costs**

*Or the total hourly cost to the jurisdiction, whichever is the greatest. This cost shall include supervision, overhead, equipment, hourly wages and fringe benefits of the employees involved.

**Actual costs include administrative and overhead costs.

-ELECTRICAL PERMIT FEES

Permit Issuance

- For the issuance of each electrical permit \$23.50
- For the issuing of each supplemental permit for which the original permit has not expired, been canceled, or finalized \$7.25

System Fee Schedule

(Note: The following do not include permit-issuing fee.)

1. New Residential Buildings

The following fees shall include all wiring and electrical equipment in or on each building, or other electrical equipment on the same premises constructed at the same time.

Multifamily. For new multifamily buildings (apartments and condominiums) having three or more dwelling units constructed at the same time, not including the area of garages, carports and accessory buildings, per square foot (0.09 m²) 0.050

Single- and two-family. For new single- and two-family residential buildings constructed at the same time and not including the area of garages, carports and accessory buildings, per square foot (0.09 m²) 0.056

For other types of residential occupancies and for alterations, additions and modifications to existing residential buildings, use the Unit Fee Schedule.

2. Private Swimming Pools

For new private, in-ground swimming pools for single-family and multifamily occupancies, including a complete system of necessary branch circuit wiring, bonding, grounding, underwater lighting, water pumping and other similar electrical equipment directly related to the operation of a swimming pool, each pool 49.50

3. Carnivals and Circuses

Carnivals, circuses, or other traveling shows or exhibitions utilizing transportable-type rides, booths, displays and attractions.

For electrical generators and electrically driven rides, each 23.50

For mechanically driven rides and walk-through attractions or displays having electric lighting, each 7.25

For a system of area and booth lighting, each 7.25

For permanently installed rides, booths, displays and attractions, use the Unit Fee Schedule.

4. Temporary Power Service

For a temporary service pole or pedestal, including all pole or pedestal-mounted receptacle outlets and appurtenances, each 23.50

For a temporary distribution system and temporary lighting and receptacle outlets for construction sites, decorative lights, Christmas tree sales lots, fireworks stands, etc., each 12.30

Unit Fee Schedule

(Note: The following do not include permit-issuing fee.)

1. Receptacle, Switch and Light Outlets

For receptacle, switch, light or other outlets at which current is used or controlled, except services, feeders and meters:

First 20 fixtures, each 1.10

Additional fixtures, each 0.73

Note: For multioutlet assemblies, each 5 feet (1524 mm) or fraction thereof may be considered as one outlet.

2. Lighting Fixtures

For lighting fixtures, sockets or other lamp-holding devices:

First 20 fixtures, each 1.10

Additional fixtures, each \$ 0.73

For pole or platform-mounted lighting fixtures, each	1.10
For theatrical-type lighting fixtures or assemblies, each	1.10
3. Residential Appliances	
For fixed residential appliances or receptacle outlets for same, including wall-mounted electric ovens; counter-mounted cooking tops; electric ranges; self-contained room, console or through-wall air conditioners; space heaters; food waste grinders; dishwashers; washing machines; water heaters; clothes dryers; or other motor-operated appliances not exceeding 1 horsepower (HP) (746 W) in rating, each	4.75
Note: For other types of air conditioners and other motor-driven appliances having larger electrical ratings, see Power Apparatus.	
4. Nonresidential Appliances	
For nonresidential appliances and self-contained factory-wired, nonresidential appliances not exceeding 1 horsepower (HP), kilowatt (kW) or kilovolt-ampere (kVA), in rating, including medical and dental devices; food, beverage and ice cream cabinets; illuminated show cases; drinking fountains; vending machines; laundry machines; or other similar types of equipment, each	4.75
Note: For other types of air conditioners and other motor-driven appliances having larger electrical ratings, see Power Apparatus.	
5. Power Apparatus	
For motors, generators, transformers, rectifiers, synchronous converters, capacitors, industrial heating, air conditioners and heat pumps, cooking or baking equipment and other apparatus, as follows:	
Rating in horsepower (HP), kilowatts (kW), kilovolt-amperes (kVA) or kilovolt-amperes-reactive (kVAR):	
Up to and including 1, each	4.75
Over 1 and not over 10, each	12.30
Over 10 and not over 50, each	24.60
Over 50 and not over 100, each	49.50
Over 100, each	74.50
Notes:	
1. For equipment or appliances having more than one motor, transformer, heater, etc., the sum of the combined ratings may be used.	
2. These fees include all switches, circuit breakers, contactors, thermostats, relays and other directly related control equipment.	
6. Busways	
For trolley and plug-in-type busways, each 100 feet (30 480 mm) or fraction thereof	7.25
Note: An additional fee is required for lighting fixtures, motors and other appliances that are connected to trolley and plug-in-type busways. A fee is not required for portable tools.	
7. Signs, Outline Lighting and Marquees	
For signs, outline lighting systems or marquees supplied from one branch circuit, each	24.60
For additional branch circuits within the same sign, outline lighting system or marquee, each	4.75
8. Services	
For services of 600 volts or less and not over 200 amperes in rating, each	30.50
For services of 600 volts or less and over 200 amperes to 1,000 amperes, each	62.15
For services over 600 volts or over 1,000 amperes in rating, each	124.30
9. Miscellaneous Apparatus, Conduits and Conductors	
For electrical apparatus, conduits and conductors for which a permit is required but for which no fee is herein set forth	18.20
Note: This fee is not applicable when a fee is paid for one or more services, outlets, fixtures, appliances, power apparatus, busways, signs or other equipment.	
Other Inspections and Fees:	
1. Inspections outside of normal business hours, per hour (minimum charge—two hours)	\$49.50*
2. Reinspection fees assessed under provisions of Section 305.8, per inspection	\$49.50*
3. Inspections for which no fee is specifically indicated, per hour (minimum charge—one-half hour)	\$49.50*
4. Additional plan review required by changes, additions or revisions to plans or to plans for which an initial review has been completed (minimum charge—one-half hour)	\$49.50*
*Or the total hourly cost to the jurisdiction, whichever is the greatest. This cost shall include supervision, overhead, equipment, hourly wages and fringe benefits of the employees involved.	

-MECHANICAL PERMIT FEES

Permit Issuance and Heaters

1. For the issuance of each mechanical permit	\$23.50
2. For issuing each supplemental permit for which the original permit has not expired, been canceled or finaled	7.25

Unit Fee Schedule

(Note: The following do not include permit-issuing fee.)

1. Furnaces	
For the installation or relocation of each forced-air or gravity-type furnace or burner, including ducts and vents attached to such appliance, up to and including 100,000 Btu/h (29.3 kW)	14.80
For the installation or relocation of each forced-air or gravity-type furnace or burner, including ducts and vents attached to such appliance over 100,000 Btu/h (29.3 kW)	18.20
For the installation or relocation of each floor furnace, including vent	14.80
For the installation or relocation of each suspended heater, recessed wall heater or floor-mounted unit heater	14.80
2. Appliance Vents	
For the installation, relocation or replacement of each appliance vent installed and not included in an appliance permit	7.25
3. Repairs or Additions	
For the repair of, alteration of, or addition to each heating appliance, refrigeration unit, cooling unit, absorption unit, or each heating, cooling, absorption or evaporative cooling system, including installation of controls regulated by the Mechanical Code	13.70
4. Boilers, Compressors and Absorption Systems	
For the installation or relocation of each boiler or compressor to and including 3 horsepower (10.6 kW), or each absorption system to and including 100,000 Btu/h (29.3 kW)	14.70
For the installation or relocation of each boiler or compressor over 3 horsepower (10.6 kW) to and including 15 horsepower (52.7 kW), or each absorption system over 100,000 Btu/h (29.3 kW) to and including 500,000 Btu/h (146.6 kW)	27.15
For the installation or relocation of each boiler or compressor over 15 horsepower (52.7 kW) to and including 30 horsepower (105.5 kW), or each absorption system over 500,000 Btu/h (146.6 kW) to and including 1,000,000 Btu/h (293.1 kW)	37.25
For the installation or relocation of each boiler or compressor over 30 horsepower (105.5 kW) to and including 50 horsepower (176 kW), or each absorption system over 1,000,000 Btu/h (293.1 kW) to and including 1,750,000 Btu/h (512.9 kW)	55.45
For the installation or relocation of each boiler or compressor over 50 horsepower (176 kW), or each absorption system over 1,750,000 Btu/h (512.9 kW)	92.65

5. Air Handlers	
For each air-handling unit to and including 10,000 cubic feet per minute (cfm) (4719 L/s), including ducts attached thereto	10.65
Note: This fee does not apply to an air-handling unit which is a portion of a factory-assembled appliance, cooling unit, evaporative cooler or absorption unit for which a permit is required elsewhere in the Mechanical Code.	
For each air-handling unit over 10,000 cfm (4719 L/s)	18.10
6. Evaporative Coolers	
For each evaporative cooler other than portable type	10.65
7. Ventilation and Exhaust	
For each ventilation fan connected to a single duct	7.25
For each ventilation system which is not a portion of any heating or air-conditioning system authorized by a permit	10.65
For the installation of each hood which is served by mechanical exhaust, including the ducts for such hood	10.65
8. Incinerators	
For the installation or relocation of each domestic-type incinerator	18.20
For the installation or relocation of each commercial or industrial-type incinerator	14.50
9. Miscellaneous	
For each appliance or piece of equipment regulated by the Mechanical Code but not classed in other appliance categories, or for which the fee is listed in the table	10.65
Other Inspections and Fees:	
1. Inspections outside of normal business hours, per hour (minimum charge—two hours)	\$49.50*
2. Reinspection fees assessed under provisions of Section 305.8, per inspection	\$49.50*
3. Inspections for which no fee is specifically indicated, per hour (minimum charge—one-half hour)	\$49.50*
4. Additional plan review required by changes, additions or revisions to plans or to plans for which an initial review has been completed (minimum charge—one-half hour)	\$49.50*

*Or the total hourly cost to the jurisdiction, whichever is the greatest. This cost shall include supervision, overhead, equipment, hourly wages and fringe benefits of the employees involved.

-PLUMBING PERMIT FEES

Permit Issuance

1. For the issuance of each plumbing permit	\$23.50
2. For issuing each supplemental permit for which the original permit has not expired, been canceled or finalized	7.25

Unit Fee Schedule

(Note: The following do not include permit-issuing fee.)

1. Fixtures and Vents	
For each plumbing fixture or trap or set of fixtures on one trap (including water, drainage piping and backflow protection thereof)	9.80
For repair or alteration of drainage or vent piping, each fixture	4.75
2. Sewers, Disposal Systems and Interceptors	
For each building sewer and each trailer park sewer	24.65
For each cesspool	37.25
For each private sewage disposal system	74.50
For each industrial waste pretreatment interceptor, including its trap and vent, excepting kitchen-type grease interceptors functioning as fixture traps	19.90
Rainwater systems—per drain (inside building)	9.80
3. Water Piping and Water Heaters	
For installation, alteration, or repair of water piping or water-treating equipment, or both, each	4.75
For each water heater including vent	12.30
For vents only, see Table 3-C.	
4. Gas Piping Systems	
For each gas piping system of one to five outlets	6.15
For each additional outlet over five, each	1.10
5. Lawn Sprinklers, Vacuum Breakers and Backflow Protection Devices	
For each lawn sprinkler system on any one meter, including backflow protection devices thereof	14.80
For atmospheric-type vacuum breakers or backflow protection devices not included in Item 1:	
1 to 5 devices	12.30
Over 5 devices, each	2.25
For each backflow-protection device other than atmospheric-type vacuum breakers:	
2 inches (50.8 mm) and smaller	12.30
Over 2 inches (50.8 mm)	24.65
6. Swimming Pools	
For each swimming pool or spa:	
Public pool	91.25
Public spa	60.75
Private pool	60.75
Private spa	30.25
7. Miscellaneous	
For each appliance or piece of equipment regulated by the Plumbing Code but not classed in other appliance categories, or for which no other fee is listed in this code	9.80

Other Inspections and Fees:

1. Inspections outside of normal business hours, per hour (minimum charge—two hours)	\$49.50*
2. Reinspection fees assessed under provisions of Section 305.8, per inspection	\$49.50*
3. Inspections for which no fee is specifically indicated, per hour (minimum charge—one-half hour)	\$49.50*
4. Additional plan review required by changes, additions or revisions to plans or to plans for which an initial review has been completed (minimum charge—one-half hour)	\$49.50*

*Or the total hourly cost to the jurisdiction, whichever is the greatest. This cost shall include supervision, overhead, equipment, hourly wages and fringe benefits of the employees involved.

5. Air Handlers	
For each air-handling unit to and including 10,000 cubic feet per minute (cfm) (4719 L/s), including ducts attached thereto	10.65
Note: This fee does not apply to an air-handling unit which is a portion of a factory-assembled appliance, cooling unit, evaporative cooler or absorption unit for which a permit is required elsewhere in the Mechanical Code.	
For each air-handling unit over 10,000 cfm (4719 L/s)	18.10
6. Evaporative Coolers	
For each evaporative cooler other than portable type	10.65
7. Ventilation and Exhaust	
For each ventilation fan connected to a single duct	7.25
For each ventilation system which is not a portion of any heating or air-conditioning system authorized by a permit	10.65
For the installation of each hood which is served by mechanical exhaust, including the ducts for such hood	10.65
8. Incinerators	
For the installation or relocation of each domestic-type incinerator	18.20
For the installation or relocation of each commercial or industrial-type incinerator	14.50
9. Miscellaneous	
For each appliance or piece of equipment regulated by the Mechanical Code but not classed in other appliance categories, or for which ther fee is listed in the table	10.65
Other Inspections and Fees:	
1. Inspections outside of normal business hours, per hour (minimum charge—two hours)	\$49.50*
2. Reinspection fees assessed under provisions of Section 305.8, per inspection	\$49.50*
3. Inspections for which no fee is specifically indicated, per hour (minimum charge—one-half hour)	\$49.50*
4. Additional plan review required by changes, additions or revisions to plans or to plans for which an initial review has been completed (minimum charge—one-half hour)	\$49.50*
*Or the total hourly cost to the jurisdiction, whichever is the greatest. This cost shall include supervision, overhead, equipment, hourly wages and fringe benefits of the employees involved.	

-PLUMBING PERMIT FEES

Permit Issuance

1. For the issuance of each plumbing permit	\$23.50
2. For issuing each supplemental permit for which the original permit has not expired, been canceled or finalized	7.25

Unit Fee Schedule

(Note: The following do not include permit-issuing fee.)

1. Fixtures and Vents	
For each plumbing fixture or trap or set of fixtures on one trap (including water, drainage piping and backflow protection thereof)	9.80
For repair or alteration of drainage or vent piping, each fixture	4.75
2. Sewers, Disposal Systems and Interceptors	
For each building sewer and each trailer park sewer	24.65
For each cesspool	37.25
For each private sewage disposal system	74.50
For each industrial waste pretreatment interceptor, including its trap and vent, excepting kitchen-type grease interceptors functioning as fixture traps	19.90
Rainwater systems—per drain (inside building)	9.80
3. Water Piping and Water Heaters	
For installation, alteration, or repair of water piping or water-treating equipment, or both, each	4.75
For each water heater including vent	12.30
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For each lawn sprinkler system on any one meter, including backflow protection devices thereof	14.80
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1 to 5 devices	12.30
Over 5 devices, each	2.25
For each backflow-protection device other than atmospheric-type vacuum breakers:	
2 inches (50.8 mm) and smaller	12.30
Over 2 inches (50.8 mm)	24.65
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For each swimming pool or spa:	
Public pool	91.25
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3. Inspections for which no fee is specifically indicated, per hour (minimum charge—one-half hour)	\$49.50*
4. Additional plan review required by changes, additions or revisions to plans or to plans for which an initial review has been completed (minimum charge—one-half hour)	\$49.50*
*Or the total hourly cost to the jurisdiction, whichever is the greatest. This cost shall include supervision, overhead, equipment, hourly wages and fringe benefits of the employees involved.	

Historic Preservation :		Resolution 2003-11	Gov Code Sec 66014
Add individual property to LRHP	\$0.00		
Add district to LRHP; remove property from LRHP	\$390.00		
Historic Preservation - demolition	\$530.00		
Historic Preservation - alteration	\$370.00		
Home occupation permit:		Municipal Code Sec. 110.53	
Permit fee	\$40.00	Resolution 2003-11	Gov Code Sec 66014
Miscellaneous Fees:			
Certificate of Compliance	\$120.00	Resolution 2003-11	Gov Code Sec 66014
Lot line adjustment	\$245.00	Resolution 94-71	Gov Code Sec 66014
Local Coastal Program (LCP) Amendment	\$2,970.00	Resolution 2003-11	Gov Code Sec 66014

PUBLIC WORKS-ENGINEERING:

Encroachment Permit:		Municipal Code Sec. 98.19	
Standard	\$100.00		
Annual	\$150.00		
Recorded Encroachment Permit	\$50.00		
Encroachment Permit Inspection		Municipal Code Sec. 98.19	
Re-inspection per hour	\$30.00		
Street Tree Permit	Not specified	Municipal Code Sec. 98.74	
Housing Moving Permit	\$50.00	Charter, Section 798 Gen Rev	
Transportation Permit:		Charter, Section 798 Gen Rev	
Standard	\$16.00		
Annual	\$90.00		
Subdivision Tent Map Review:		Charter, Section 798 Gen Rev	
Four (4) lots or less	\$200.00*		
Five (5) lots or more	\$400.00*		
Subdivision Map Check	\$200.00 + \$50.00 per lot	Charter, Section 798 Gen Rev	
Re-submittal of Subdivision Map	\$50.00	Charter, Section 798 Gen Rev	
Subdivision Improvement Plan Review	\$200.00 + \$50.00 per lot	Charter, Section 798 Gen Rev	
Subdivision or Construction Improvement Agreement	\$100.00	Charter, Section 798 Gen Rev	
Subdivision Construction Inspection	Actual cost + 25%	Charter, Section 798 Gen Rev	
Traffic Study Review	\$200.00	Charter, Section 798 Gen Rev	
Merger Review	\$25.00 *	Charter, Section 798 Gen Rev	
Certificate of Subdivision Compliance Review	\$25.00 *	Charter, Section 798 Gen Rev	
LLA Review	\$100.00*	Charter, Section 798 Gen Rev	
Variances	\$25.00*	Charter, Section 798 Gen Rev	
Conditional Use Permit	\$100.00*	Charter, Section 798 Gen Rev	
Coastal Development Permit	\$100.00*	Charter, Section 798 Gen Rev	
* indicates fees to be charged with the Dept of Community Development fees, many agencies include Engineering review costs in the Planning Permit fees.			
Special Events:		Charter, Section 708 Gen Rev	
Non-profit	\$50.00		
Commercial	\$50.00		

FINANCE - SEWER:

GENERAL AUTHORITY:
CA Health & Safety Code
5470-5474.10

Sewer Lateral Installation:		Municipal Code Sec. 50.091 Resolution 2003-11	Gov Code 54342-54344
Zone 1	\$900.00		
Zone 2	\$1,200.00		
Zone 3	\$1,500.00		
Zone 4	\$900.00		
Contractor installation of sewer lateral under city Encroachment Permit only, and with City inspection	Inspection at actual cost plus 20%		
Sewer Connection Fee	\$2,000.00	Municipal Code Sec. 50.091	Gov Code Sec 66013
New sewer installation:		Municipal Code Sec. 50.091	Gov Code Sec 66013
An applicant shall advance a sum to the City based upon an estimate by the City Manager of the total cost of all labor, materials, equipment, and other costs incidental to the installation, plus twenty (20%) percent for general overhead for the installation of the building sewer from the sewer main to the property line.			
Residential User Charges (per month):		Municipal Code 50.108 Resolution 90-28	Gov Code 54342-54344
Single-family dwelling - per unit	\$14.90		
Single family dwelling - Senior Citizen (>65)	\$13.60		
Duplex and multiple family dwelling - per unit	\$13.60		
Apartments and flats (whether occupied or not)	\$13.60		
Trailer court or mobile home park:			
Monthly	\$13.60		
Minimum charge per space whether occupied or not - per month	\$8.10		
Residential User Charges (Continued) Where the sewer contribution is in excess of six hundred (600) cubic feet per month for the billing period, a volume charge of \$0.65 per one hundred (100) cubic feet of metered water use in excess of six hundred (600) cubic feet per month for the billing period.	\$.65/100 c.f.		

Conclusion

The various land use regulations, improvement requirements, permit procedures, and development fees that are in force in Eureka generally provide for the orderly and economical development of housing. Land use regulations provide for a wide variety of housing types at a range of densities; development and construction standards are typical; and development fees in Eureka are substantially below fees in Northern and Central California in general.

ENERGY COSTS AND CONSERVATION

Utility costs significantly increase basic housing costs, with space heating and water heating the biggest energy consumers. Most renters in Eureka (90 percent) pay for at least one utility in addition to basic rent. Utility gas is the predominant form of energy used to heat houses in Eureka. Table II-39 shows 2000 Census tabulations of the type of fuel used for house heating.

TABLE II-39

HOUSE HEATING ENERGY USE
Eureka 2000

Energy Type	Number of Housing Units	Percent of Total
Utility Gas	9,069	82.9
Bottled/other gas	143	1.3
Electricity	1,076	9.9
Fuel Oil, Kerosene, Etc.	0	0.0
Coal or coke	0	0.0
Wood	635	5.8
Solar Energy	0	0.0
Other Fuel	12	less than 1%
No fuel used	32	less than 1%
Total	10,967	100%

Source: U.S. Census Bureau

The Pacific Gas and Electric Company (PG&E) offers a residential conservation service audit at customer request. The audit analyzes, among other things, home insulation, weather stripping, caulking and window insulation for heat loss. The program also identifies other resource conservation measures, such as installation of low-flow showerheads, conversion from incandescent lighting to fluorescent, and replacement of gas pilot lights with electric ignition. Residents can pay for energy-saving devices with interest-free loans from PG&E or obtain reimbursement from PG&E through its "cash-back" program.

NON-GOVERNMENTAL CONSTRAINTS

INTRODUCTION

The availability of housing is strongly influenced by market factors over which local government has little or no control. State law requires that the housing element contain a general assessment of these constraints. This assessment can serve as the basis for actions that local governments might take to offset the effects of such constraints. The following paragraphs briefly summarize land costs, construction costs, and financing.

LAND COSTS

Costs associated with the acquisition of land include the market price of raw land and the cost of holding land throughout the development process. These costs can account for as much as half of the final sales prices of new homes in very small developments or in areas where land is scarce. Among the variables affecting the cost of land are its location, its amenities, the availability of public services, and the financing arrangements made between the buyer and seller. According to figures compiled by the Northern California Association of Home Builders, a finished lot cost in 2003 translates to between \$75,000 and \$85,000.

CONSTRUCTION COSTS

According to the Northern California Association of Home Builders, based on a survey of nine residential builders, total construction cost for a 1,500 square foot home with basic amenities range from a low of \$85 to \$90 per square foot to a higher end of \$120 per square foot. This cost includes architectural, engineering, permits, fees, financing, and all other costs except land.

COST AND AVAILABILITY OF FINANCING

The cost and availability of capital financing affect the overall cost of housing in two ways: first, when the developer uses capital for initial site preparation and construction and, second, when the homebuyer uses capital to purchase housing.

The capital used by the developer is borrowed for the short-term at commercial rates, which are considerably higher than standard mortgage rates. Commercial rates nonetheless drop when the overall market rates decrease, so low interest rates have a positive effect on the housing construction market. According to staff at the Humboldt Board of REALTORS®, construction financing is readily available to developers building in any Eureka neighborhood. Construction financing for multi-family construction, however, is difficult to obtain. This lack of construction financing for multi-family housing poses a significant constraint on the production of affordable housing in Eureka as it does in California and the nation in general. Even more provoking is the high cost of insurance for multiple units. According to landlords of such facilities, insurance costs have increased substantially for multiple units (if you can even find a company willing to insure). According to one full service insurance company in Eureka, they only have one company that will write apartment risk for units in excess of four. They will generally require that the units are less than a certain age and that there have been no claims for water damage in the last 5 years out of

concern for mold claims. Such units that cannot comply with these two criteria result in insurance that must be placed in surcharge markets that can be very expensive. Units that can meet the criteria may be written into the preferred insurance markets. Four or fewer units can be written at lower rates.

Home ownership can be constrained by high mortgage interest rates that can make qualifying for a loan difficult. High interest rates, however, are not currently a problem. Interest rates in August 2003 were at 40-year lows at 5.75 percent for a 30-year, fixed-rate loan (FIRM). Introductory rates for adjustable rate mortgages (ARMs) are very low at about 3.95 percent. Lenders are also offering new financing packages that provide a balloon payment mortgage for five or seven years, the terms of which are renegotiated at the end of the term to another fixed rate which is based on current mortgage rates. These types of mortgages have the advantage of being fixed-rate and can be offered at lower rates than the conventional 30-year mortgage. The disadvantage is that one may end up paying a higher interest rate at the end of the fixed-rate term. Rates for these types of mortgages were about 6.0 percent in August 2003.

Table II-40 shows the price of a house affordable to the moderate-income family in Eureka at various interest rates.

TABLE II-40
PRICE OF HOUSE AFFORDABLE TO MODERATE-INCOME FAMILY
BY INTEREST RATE
Eureka

Moderate Income Limit = \$40,609 ¹			
Interest Rate	Mortgage ²	Down Payment ³	Price of House Affordable to Moderate-Income Family
7.0%	\$133,586	\$14,843	\$148,429
7.5%	127,107	14,123	141,230
8.0%	121,122	13,458	134,580
8.5%	115,585	12,843	128,428
9.0%	110,456	12,273	122,728
9.5%	105,696	11,744	117,440
10.0%	101,274	11,253	112,526
10.5%	97,159	10,795	107,954
11.0%	93,324	10,369	103,694
11.5%	\$89,746	\$9,972	\$99,718

Notes: ¹ Up to 120 percent of area median income of \$33,438 per U.S. Census

² Assumes a 30-year mortgage term

³ Assumes down payment is 10 percent of price

Source: U.S. Census

Table II-41 shows typical costs associated with buying a home.

TABLE II-41

TYPICAL HOUSING COSTS
(\$200,000 Home)
Eureka

Sales Price	\$200,000
Closing Costs	6,000
Down Payment	0
Mortgage Balance	206,000
Monthly P&I @ 6.5% (30 years)	1,302
Mortgage Insurance ¹	100
Monthly Insurance	50
Monthly Taxes ²	172
Total Monthly PITI	\$1,624
Income Needed @ 30% of gross	\$64,960

¹ Mortgage insurance is typically a monthly payment and varies with the insurer. Some mortgage insurances will allow for a one-time lump sum payment usually rolled into the closing costs.

² Property taxes are typically estimated at 1% of the sales price

CONCLUSION

Eureka residents in all income categories are generally well served by local financial institutions. Discussions with City staff and local developers, however, indicate that financing for multi-family construction is hard to obtain. Insurance is also difficult to obtain for multi-family units. To the degree that lower-income households depend on the affordability provided by multi-family housing, this group is currently under-served by local and regional financial institutions. Financing for single-family construction is readily available in all areas of the city. The Eureka Redevelopment Agency supplements the financial services otherwise provided by private financial institutions by providing low-interest grants and loans for housing rehabilitation to lower-income households in Eureka.

CURRENT AND PAST HOUSING PROGRAMS IN EUREKA

EXISTING HOUSING PROGRAMS

Redevelopment Agency

The Eureka Redevelopment Agency is the primary vehicle through which the City implements its housing programs. As such, the agency administers programs for the redevelopment project area that are citywide in scope. Under state law, the Redevelopment Agency is required to set aside 20 percent of all tax increment revenue from the project area to establish a Low and Moderate Income Housing Fund (LMIHF) and to prepare an Affordable Housing Strategy to utilize LMIHF funds in conformance with state law and the Housing Element of the Eureka's General Plan. Eureka's Affordable Housing Strategy was prepared in September 1991 by the Eureka Housing Advisory Board and was designed to improve and preserve the community's supply of low- and moderate-income housing.

In addition to the LMIHF fund, the Redevelopment Agency and the City created the Eureka Residential Assistance Program in 1976 and since that time have utilized various federal, state, and local housing resources including the Community Development Block Grant Program, Section 312 Rehabilitation Loan Program, Section 202 Elderly New Construction Program, and U.S. Housing and Urban Development (HUD) Rental Rehabilitation Program Funds, and the State Department of Housing and Community Development "HOME" Home Investment Partnership Program funds.

Currently, Redevelopment Agency efforts are focused on first-time homeowner assistance and housing rehabilitation. The Redevelopment Agency is currently assisting first-time homebuyers through its Downpayment Assistance Program (funding approximately \$1.5 million to approximately 109 new homeowners since 1992). This program has been supplemented by the 1998 and 2000 HOME First Time Homebuyer grants that provided another \$1 million in loans to 20 new homeowners. The City provided a cash match of \$250,000 for the 1998 and 2000 HOME grants. It is anticipated the City will continue to apply for HOME grants for first time homebuyers and owner occupied rehabilitation program funding in the future.

The City continues to pursue single family infill construction in the Downtown/Old Town areas, provide adequate sites and promote the development of new housing to accommodate Eureka's fair share housing allocation for very low-, low-, and moderate -income residents, encourage the maintenance, improvement, and rehabilitation of Eureka's existing housing stock and residential neighborhoods, insure the provision of quality housing opportunities for very low-income citizens, assist in the elimination of substandard and deteriorated housing while preserving the neighborhood community, and increase, improve, and preserve the community's supply of low-and very low-income housing.

In terms of rehabilitation, the Redevelopment Agency is assisting renter and owner occupied housing rehabilitation through its Full Scale Neighborhood Improvement Organization (Paint Up Fix Up Program Grants, Neighborhood Dumpster Program, Graffiti Clean Up Grants, Wheelchair Ramp Construction Grants) and the owner occupied housing rehabilitation program and rental rehabilitation programs. Other sources of ongoing housing rehabilitation funding are available

through the HUD Rental Rehabilitation Program, the CDBG Housing Rehabilitation Program, the Local Program, and the “HOME” owner occupied rehabilitation program administered by Redwood Community Action Agency for the City of Eureka.

The Redevelopment Agency’s Low and Moderate Income Housing Fund (i.e. 20 percent set aside fund) is expected to receive approximately \$3.34 Million for the period FY 2002-2003 through FY 2006-2007. According to the Low and Moderate Income Housing Fund Strategy, published in 1991, 50 percent of this money will be dedicated to rehabilitation efforts, 30 percent will be dedicated to new housing construction, and 20 percent will pay for administrative services. Table II-42 shows a summary forecast of housing set-aside funds for the years 2003 through 2017.

TABLE II-42
SUMMARY FORECAST OF HOUSING SET-ASIDE FUNDS
Eureka Redevelopment Agency
Fiscal Years Ending 2003-2017

Fiscal Year Ending	Projected Tax Increment Revenue	Annual Housing Set-Aside (20%)
2003	\$ 3,235,000	\$ 647,000
2004	\$ 3,224,000	\$ 645,000
2005	\$ 3,334,000	\$ 667,000
2006	\$ 3,405,000	\$ 681,000
2007	\$ 3,478,000	\$ 696,000
2008	\$ 3,552,000	\$ 710,000
2009	\$ 3,627,000	\$ 725,000
2010	\$ 3,704,000	\$ 741,000
2011	\$ 3,782,000	\$ 756,000
2012	\$ 3,862,000	\$ 772,000
2013	\$ 3,944,000	\$ 789,000
2014	\$ 4,027,000	\$ 805,000
2015	\$ 500,000	\$ 100,000
2016	\$ 510,000	\$ 102,000
2017	\$ 520,000	\$ 104,000

Note: *Council adopted the “Housing Fund Deficit Reduction Plan” on December 6, 1993, proposing the elimination of deficit beginning in fiscal year 1994-95, by means of annual installment payments, without interest.*

Source: City of Eureka Redevelopment Agency and Finance Department

Eureka Housing Authority

Established in 1946, the Housing Authority of the City of Eureka is another important component of the City's housing efforts for very low and low-income residents. Currently, the Housing Authority owns and operates 198 federally assisted low-income public housing units located on 14 scattered sites within the City. Long a major participant in housing and housing programs, the Authority supports the Boys and Girls Club within their Harris Street complex as well as the Eureka Police Department's Community Service Office and the Humboldt County Probation Department youth program. The Housing Authority also owns and operates 51 units of Section 8 New Construction family units financed by the California Housing and Finance Agency (CHFA) on three sites. On August 12, 1993, the Housing Authority was designated a "High Performer" by the Department of Housing and Urban Development (HUD) for its outstanding management of its public housing developments. The High Performer status is a prestigious designation recognizing the Authority's programs and management excellence, and the Authority has maintained this designation for ten years in succession. The Housing Authority administers the Section 8 Housing Assistance Payments Program within the city, which aids low-income renters by paying a portion of their rent to private landlords, not to exceed the fair market rent published by HUD. The Section 8 program has been consolidated into the Housing Choice Voucher Program, and the Authority administers 655 units within the City of Eureka and an additional 567 units in the County of Humboldt. In this program, the renter pays no more than 30 percent of their gross income for rent and utilities and the Housing Authority makes up the difference.

The Mortgage Credit Certificate (MCC) program is the Housing Authority's first time homebuyers program that is in operation County wide. The Housing Authority has offered this program since 1991 and has aided 261 first-time homebuyers for a total amount of \$4,428,109. Currently, the fair share allocation of the Mortgage Credit Certificates to the City of Eureka is between 11 and 12 per year.

The Housing Authority also self-funds and administers a Security Deposit Letter of Credit Program. This program aids those who cannot afford a first and last month's rent and security deposit to secure private-market rental housing. The letter of credit is issued by the Housing Authority and allows for the payment of the security deposit and one month's rent over a one-year period. Should the renter move prior to the one year and not have satisfied the payment of the deposits, the Housing Authority pays what is owed to the landlord. After one year is up, the Housing Authority has no further obligation to either the renter or the landlord. This is an ongoing program.

The Housing Authority has embarked on several entrepreneurial endeavors to secure cost effective alternatives that enhance the Agency's operations. All liability, errors and omissions, comprehensive, and property insurance are secured through the Housing Authorities Risk Retention Pool of which the Eureka Housing Authority is a founding member. This highly successful insurance pool has now grown to encompass the states of California, Nevada, Oregon, and Washington with the corporate offices located in Vancouver, Washington. The Eureka Housing Authority paid \$90,000 in premiums the year prior to formation of the pool. The annual assessment for the Authority is currently at \$30,000 per year; however with the dividends earned, the annual premiums are further reduced. In the last several years, the insurance bill has come to under \$15,000 per year, with one year actually returning a dividend of \$1,300 after paying the entire

premium. The Housing Authority is also a member of the California Housing Worker's Compensation Authority that is the Agency's Workers' compensation Program. Like the other insurance program, the service is superior to the State Compensation Program and has saved the agency thousands of dollars in premiums. The Eureka Housing Authority has entered into a Housing Authority computer software consortium with two other California housing authorities to develop management information and reporting system exclusively for housing authority operations. Currently with private vendors, the support is inadequate and there is no control over what is included in the available software. Private companies have gone out of business or have consolidated with other companies leaving the customer to either upgrade to the new company's software or search for a new vendor and go through the painful process of conversion. The cost in manpower and dollars to go through conversion is staggering. The consortium's software is designed by housing authority personnel, controlled by the consortium, with upgrades and changes controlled by the members. This has saved the agency in money and aggravation in dealing with private vendors.

These are examples of the services offered by the Authority and the creative, forward thinking efforts at conserving capital for reinvestment into local housing programs.

Non-Profit Housing Development Corporation

Implementation Program I.9 of the current Housing Element proposed the creation of a non-profit housing development corporation to develop, own, and operate low- and moderate-income housing. The Housing Authority created the Eureka Housing Development Corporation in February 1996 for the purpose of developing housing targeted to low-income seniors, disables, and families. On May 5, 1999 a 22-unit senior housing development located on four sites was dedicated. This development was funded through tax credit financing, tax-exempt mortgage revenue bonds, Housing Authority loans, and a deferred loan from the City of Eureka Redevelopment Agency.

Non-profit housing developers are an important component in an overall strategy for developing affordable housing. Non-profits can tap state and federal funds not available to public agencies and private developers, can negotiate contracts without the requirements that bind public agencies, and can play an aggressive role in initiating construction projects. For example, the Redevelopment Agency can acquire property then lease or sell property and make loans or grants to non-profit housing development corporation. The non-profit then develops and operates affordable housing projects for the Redevelopment Agency and the City.

Mortgage Credit Certificates (MCCs)

MCCs are designed to help moderate-income home buyers qualify for home mortgages. Home purchasers who receive MCCs are entitled to an income tax credit equal to a specified percentage of the interest they pay during the tax year on the mortgage on their principal residence. This reduces the borrower's monthly payments and enables lenders to qualify people whose high debt-to-income ratio would otherwise disqualify them.

The City of Eureka, through the Eureka Housing Authority, currently administers a MCC Program that has issued 261 MCC's reflecting the disbursement of \$4,428,109 in tax credits since mid-1991.

Community Development Block Grant Program (CDBG)

Through the CDBG, HUD provides grants and loans to local government for funding a wide range of community development activities. Although spending priorities are determined at the local level, the purpose of the CDBG Program is to provide adequate housing, a suitable living environment, and expanded economic opportunities for persons of low- and moderate-income. A minimum of 51 percent of the CDBG funds must be used for the support of activities that benefit low- and moderate-income persons.

Basic eligible activities include, but are not limited to: 1) acquisition and disposition of real property; 2) public facilities and improvements; 3) slum clearance activities; 4) public services; 5) interim assistance; 6) payment of non-federal share of a grant-in-aid program; 7) urban renewal completion; 8) demolition and relocation; 9) removal of architectural barriers to the physically disabled; 10) privately owned utilities; and 11) improvement of sites for assisted housing. CDBG assistance may be used for the following rehabilitation and preservation activities: 1) rehabilitation of public residential structures; 2) modernization of public housing; 3) rehabilitation of private properties; 4) temporary relocation assistance; 5) code enforcement; and 6) historic preservation. Except in limited circumstances, Community Development Block Grants may not be used for new construction of housing.

Eureka competes annually for CDBG funds through the state's Small Cities Program. The City has used CDBG funds primarily for housing rehabilitation. The City could also use these funds for infrastructure improvements and to write-down land costs and site improvements for new development.

Home Investment Partnership Act (HOME Program)

The HOME Program is a new federal housing program enacted pursuant to Title II of the National Affordable Housing Act (1990). The purposes of the HOME Program are to: 1) expand the supply of decent, affordable housing for low- and very low-income families, with emphasis on rental housing; 2) increase state and local capacity to carry out affordable housing programs; and 3) provide for coordinated assistance to participants in the development of affordable low-income housing. The HOME Program funds can be used for acquisition, rehabilitation, new construction, and first-time homebuyers programs. Developers in Eureka can also apply for HOME funds on a project-by-project basis.

Eureka applied for but was denied HOME Program funds in FY 93-94. The City intends to reapply for HOME Program funds in upcoming funding cycles.

Other Program Efforts

The earlier discussion of special needs describes other housing program efforts that have been or are currently being undertaken by the City of Eureka and other agencies and organizations in the Eureka area.

Analysis of Previous Housing Element Goals

As Identified in the City of Eureka Housing Element
Adopted November 16, 1993 and
Amended June 29, 1995 and September 2, 1997

PRODUCTION OF NEW HOUSING

Goal 1.A To provide adequate sites and promote the development of new housing to accommodate Eureka's fair share housing allocation

Policies to implement Goal

1.A.1 *The City shall promote and facilitate residential infill development on existing vacant residentially zoned sites.* The City Building Department processed and issued building permits for 42 single-family residential structures and 47 multi-family structures from Jan. 2001 through June 30, 2003 and these were all infill development projects consistent with this policy.

1.A.2 *The City shall promote the expeditious residential development of existing vacant residentially zoned lots owned by the City, the Redevelopment Agency, Caltrans, or other public agencies.* The City Building Department and Community Development Department assisted the Department of Transportation in the sales of approximately 65 surplus residentially developed properties to individuals when the adopted Route 101 alignment through Eureka was abandoned. The City Departments assisted in the development of property information to potential bidders and responded to hundreds of inquiries from interested parties. At the conclusion of the property sales, The City assisted the new property owners with rehabilitation permits to continue the long-term residential use of these properties, with four properties converted to low-income housing developments.

1.A.3 *The City shall promote and facilitate the development of small single-family units on small lots where such development is compatible with the surrounding neighborhood.* The City Community Development Department recommended approval on variances to development setbacks on existing small lots to facilitate the development of single-family residences and required accessory parking. All variances needed to develop properties that could not otherwise be developed with out the variance were approved.

1.A.4 *The City shall, in conjunction with the General Plan update, consider redesignation and rezoning of existing vacant commercially zoned lots for residential development.* In the General Plan update adopted City staff identified "islands" of commercially zoned properties in an effort to redesignate them consistent with this policy. Citing property owner desires, these properties were not rezoned in the update process.

1.A.5 *The City shall, in conjunction with the General Plan update, consider annexation of surrounding territory as a means of increasing residential development opportunities within Eureka's city limits.* The City has explored the opportunity and advantages of annexation of properties to increase development opportunities. Every effort mounted by the City has met with

expected objections from the property owners within proposed annexation areas. No undeveloped areas contiguous with city limits exist. The Humboldt Community Services District with active sewage and waterpowers through LAFCO provides urban services to urban sized 5,000 sq. ft. lots approved by the County of Humboldt. These potential annexation areas already enjoy the benefits of urban services, paved streets, fire protection through Humboldt Fire District #1, and County Sheriff protection. There is no incentive the City could devise to encourage the participation of property owners in annexation. This situation exists on the north, east and south city limit lines with Humboldt Bay on the west. The City finds itself land locked in terms of annexation as a tool to provide affordable housing.

1.A.6 The City shall promote and facilitate the conversion of larger single-family homes to multi-family development in areas zoned for multi-family residential development. The City has provided incentives to create additional dwelling units in our redevelopment area. The City is fortunate to have a housing stock of large historic homes that lend themselves to conversion to individual dwelling units. A number of properties sold by the Department of Transportation in the former Route 101 alignment have been converted to multi-family use. The City utilizes the historic building code for these Victorian homes to facilitate the rehabilitation and expansion of dwelling opportunities in the City.

1.A.7 The City shall promote and facilitate the development of second units on existing developed single-family zoned lots. The City has a second dwelling unit ordinance in effect since 1990 and has encouraged the development of such units compatible with the character of city neighborhoods since that time. Pursuant to legislation passed by the State of California and codified at Government Code Section 65852.2, the City revised its second dwelling unit ordinance to allow the development of such units by right. The revised ordinance took effect July 3, 2003.

1.A.8. The City shall promote and facilitate higher density residential developments (e.g., town homes, apartments, condominiums, and single room occupancy units) in Downtown and Old Town. The City has approved the development of two large-scale mixed use projects in Old Town for the creation of retail sales space on the ground floor, office uses on a second floor and residential condominium unit on upper floors. The Waterfront Partners project and the Rita Sicard project will create additional dwelling units in the City's core area.

1.A.9 The City shall promote and facilitate development of new upper-story multi-family residential units in Downtown and Old Town. The City adopted zoning revisions to allow the establishment of Live/Work residential dwellings in Old Town and Downtown locations. The ordinance revisions became effective August 1995. City staff is currently working with Main Street staff along with representative business owners on a committee to review and recommend parking options in an effort to facilitate the establishment of additional dwellings in existing structures.

1.A.10 The City shall provide and promote the use of density bonuses for projects that include units reserved for lower-income households, as indicated in the fair share assessment analysis. The City utilizes Government Code section 65915 that discusses density bonus provisions. The City has not, however, adopted an ordinance that specifies the method of providing developer incentives.

1.A.11 In accordance with the requirements of state law, the City shall require, where feasible, the provision of units affordable to low-and moderate-income households or the payment of in-lieu fees in connection with residential developments in the coastal zone. According to City Building Department records, Community Development records, and a review of coastal permits acted on by the State Coastal Commission, five residences in the coastal zone were removed in this housing cycle. Two of these resulted from fire damage that destroyed the structures and residential units were incorporated into the re-construction, and three involved the removal of dilapidated dwellings where moderate-income units were incorporated into the re-construction. All of these replacement units were constructed within the coastal zone.

1.A.12 The City shall, in adopting new regulations, consider the effects of new regulations on housing affordability. The City of Eureka Community Development staff consistently reviews the effect of new regulations on affordable housing and balances housing goals with neighborhood objectives and goals. In the adoption of the revised secondary dwelling unit ordinance staff required the architectural review of second dwelling units to review the fabric and compatibility of units with the significant stock of Victorian era homes and neighborhood character but reduced fees for such review from \$139 to \$60.

1.A.13 The City shall support and help facilitate the creation of a non-profit housing development corporation to develop housing in the area. The Eureka Housing Authority created the Eureka Housing Development Corporation in February 1996 for the purpose of developing housing targeted to low-income seniors, disables, and families. On May 5, 1999, a 22-unit senior housing development located on four sites was dedicated. This development was funded through tax credit financing, tax-exempt mortgage revenue bonds, Housing Authority loans, and a deferred loan from the Eureka Redevelopment Agency.

1.A.14 The City shall expedite the review and approval of all development that includes on-site residential units affordable to very low- and low-income households. The City has maintained an expeditious review timeline for projects submitted with complete information, and these are reviewed in a first-in, first-out basis.

1.A.15 The city may reduce development and planning fees for development that includes on-site residential units affordable to very low- and low-income households. The City has reduced fees for the architectural review of proposal submitted for approval from \$135 to \$30. Fees have also been reduced for site plan review of proposals from \$135 to \$100. The conversion of an historic Eureka home into units requires architectural approval and may also require a site plan review to evaluate parking. Both of these fees have been reduced in response to the need to provide affordable housing.

1.A.16 The City may provide flexibility in development standards for development that includes on-site residential units affordable to very low- and low-income households, in terms of parking requirements, setbacks, lot coverage, and street widths. The City continues to provide flexibility in the application of parking requirements for second dwelling units, allowing one uncovered parking space where the main residence must provide two, one of which must be covered.

1.A.17 The City shall encourage the provision of affordable housing through the use of development agreements that provide incentives to developers in exchange for the provision of affordable housing. The City continues to enter into exclusive rights to negotiate for two City owned properties for the development of affordable housing.

- 7th & Myrtle Avenue

An Exclusive Right to Negotiate Agreement to develop low-income housing was extended until February 19, 2003. On June 17, 2003, the Redevelopment Agency Board denied another ERTN with DanCo Construction and directed staff to work with the City's planning Commission and Housing Advisory Board to determine the appropriate development density of the site. Once the density and use is determined, staff will solicit development proposals.

- Tydd Street

In 2000, the Eureka Redevelopment Agency requested proposals to interested parties to submit a "Letter of Interest" to lease/purchase and develop one or two Agency owned vacant properties into affordable housing projects. One Letter of Interest was received and staff worked diligently with the developer to develop the properties. Unfortunately, issues with other project participants could not be resolved and the developer decided not to do the project.

1.A.18 The City shall continue to pursue appropriate federal, state, and local funding for the development of housing for low- and moderate-income households. The City has continued to pursue funding for these programs as noted below:

- First Time Homebuyer Program/RCAA HOME Grant (1999)

In January 1999, the State approved a \$500,000 HOME grant to Redwood Community Action Agency to administer a First Time Home-buyer program. The City has provided \$125,000 in cash match assistance. The RCAA First Time Home-buyer program augments the City's First Time Home-buyer program by establishing higher loan limits to first time home-buyers, in effect providing loans to lower income households, and qualifying more households for home loans. Staff is meeting with RCAA to apply again for this grant.

First time Homebuyer Program/RCAA HOME Grant (2000)

In January 2000, the State approved a \$500,000 HOME grant to Redwood Community Action Agency to administer a First Time Home-buyer Program. The City has provided \$125,000 in cash match assistance. This program operates the same as above.

- Multiple Assistance Center Project (MAC)

Most recently, the City was awarded a \$300,000 Housing and Community Development Block Grant (CDBG) to assist in the operations of the Multiple Assistance Center (the

"MAC"), a transitional housing facility for the homeless. The project site is located at 139 Y Street in Eureka. The City purchased the site in February 2002 using CDBG grant funds. In 2001, the City was awarded a \$1 million loan from the State HOME program, and a \$500,000 State CDBG grant. Both funding opportunities are intended to assist with MAC construction funding. In addition on January 17, 2003, the City Council authorized the allocation of up to \$750,000 from the City's Low & Moderate Income Housing Fund (LMIHF) reserve.

- Other Assistance to Low Income Persons

In December of 1995, the City Council directed staff to pursue opportunities to provide transitional housing within Eureka. Since that time, ten transitional housing facilities have been funded through the City. Alcohol and Drug Care Services has six such facilities and Redwood Community Action Agency has received funding from the City for four facilities.

In April of 1996, the City Council approved a \$78,000 deferred payment loan to the Veterans from the Low and Moderate Income Housing Fund as matching funds for the purchase of the 917, 919 & 919 1/2 E Street property to be used as a 12 bed transitional housing unit.

- In 2003, staff requested State CDBG approval to commit \$200,000 of Housing Rehabilitation Program Income to assist the North Coast Veterans Resource Center in acquisition and rehabilitation of a 30-bed transitional housing facility for Veteran. The request was approved.

SPECIAL HOUSING NEEDS

Goal 1.B. To provide adequate facilities and services for the homeless, those in need of transitional housing and others with special needs.

Policies to Implement Goal

1.B.1. The City shall promote the development of housing that meets the needs of those with special housing needs, including the homeless, those needing transitional housing, households headed by single parents, large families, seniors, and disabled persons. The City Redevelopment Agency has approved loans for the development of 9 transitional housing facilities during the Housing Element cycle. Redwood Community Action Agency, Women for Shelter, Viet Nam Veterans, and alcohol and drug rehab facilities have located within Eureka to serve the needs of these special groups. In addition to the City assisted facilities, many other non-profit agencies have established transitional housing facilities for their clients.

The City has implemented an emergency shelter ordinance (Ord. 631-C.S. adopted 9/7/99) for the establishment of emergency homeless shelters, allowing their placement as principally permitted uses within Commercial Service (CS), Limited Industrial (ML), and General Industrial (MG) zoning districts with the issuance of a Shelter Permit.

The City has worked in conjunction with local agencies such as the Redwood Community Action Agency and the County of Humboldt to establish the Multiple Assistance Center (MAC) project which will provide housing, training and care of homeless persons and their families, and those at risk of homelessness, including children, aged, indigent, disabled and underprivileged persons. Moreover, the MAC will provide a more efficient and effective distribution of existing homeless services by combining on-site specialized care and supportive services with on-site transitional housing and multiple-step programs designed to assist families and individuals in breaking their cycle of homelessness, ultimately directing them toward achieving self-sufficiency. The MAC is scheduled to be operational in the spring of 2004.

1.B.2 The City shall work to ensure homeless services are provided by Humboldt County to homeless persons within the community where they are living. The City shall work with Humboldt County and other cities in Humboldt County to seek non-local funding for these services. The County of Humboldt, supported by the City of Eureka, have submitted funding proposals to the state to secure state assistance for the Health and Human Services needed to serve these members of our community.

1.B.3 The City shall promote the use of alternative living and ownership arrangements aimed at providing additional housing opportunities for special needs groups. The City has supported the Eureka Housing Authority's proposal to purchase Department of Transportation surplus property and rehabilitate the 8 existing small structures clustered on the lot into housing for seniors and low-income individuals. The City of Eureka Redevelopment Agency contributed financing for the rehabilitation and support in the Housing Authority's bid to purchase the surplus property. The City Redevelopment Department has initiated a wheelchair ramp installation program for low-income individuals supported by interpretations by the Building and Community Development Departments allowing these facilities to be placed in the front yard setback areas. These interpretations allow the installation without the need for costly variances to the setback standards.

HOUSING REHABILITATION AND AFFORDABILITY CONSERVATION

Goal I.C. To encourage the maintenance, improvement, and rehabilitation of the city exists housing stock and residential neighborhoods.

Policies to Implement Goal

1.C.1 The City shall encourage private investment in older residential neighborhoods and private rehabilitation of housing. The City Redevelopment Department has actively assisted and encouraged the revitalization of Eureka's housing by offering low interest loans to property owners in older residential neighborhoods, as well as citywide.

Numbers of individuals assisted:

105 Individuals from Single Family

100 Individuals from Multi-family Rentals

350 Individuals from Transitional Housing Facilities

Numbers of residences rehabilitated:

1997	-	11 Single Family; 1 Rental; 1 Transitional
1998	-	18 Single Family
1999	-	19 Single Family
2000	-	13 Single Family; 1 Rental; 1 Transitional
2001	-	12 Single Family; 3 Transitional
2002	-	15 Single Family
2003	-	7 Single Family To Date

I.C.2 The City shall continue to pursue appropriate federal, state, and local funding for the rehabilitation of housing for low- and moderate-income households.

1998 HOME Grant Program

In April 1999, the City of Eureka was awarded a \$500,000 HOME grant from the State of California for a Housing Rehabilitation program. The program is focused on owner-occupied residences for qualified low-income residents. The City in coordination with Redwood Community Action Agency has held neighborhood meetings to inform the public about the program and the availability of funds

2000 HOME Grant Program

In April 2001, the State approved a \$300,000 HOME grant to the City of Eureka to be used for housing rehabilitation purposes, focusing primarily on the west side low-income residential neighborhood of Eureka. The City of Eureka has allocated \$75,000 in cash match assistance.

OTHER

The City's Housing Program is proactive in code enforcement activities. The purpose of the program is to upgrade the City's housing stock and to improve living conditions for those in need. The following program types are currently available to City property owners:

a) Home Improvement Program

The City of Eureka Housing Rehabilitation Loan Program offers qualified property owners the chance to make much needed repairs to their houses at below-market interest rates. The intent of the program is to correct health, safety and general welfare items including, but not limited to, hazardous code violations, electrical hazards, fused circuit boxes, gas leaks and related hazards, damaged water heaters,

leaky roofs, foundation repair, floor rot replacement, ADA accessibility, plumbing and heating system repairs, replacement of damaged doors and windows, and other health and safety hazards items. Besides financial assistance from the U.S. Department of Housing and Urban Development, Redevelopment and local funds are made available.

Programs include:

Downtown Residential/Commercial Seismic Retrofit Loan

These loans are made available to assist property owners with the necessary "gap financing" to retrofit seismically challenged residential/commercial use structures within the Redevelopment Project Area. Funds must be used to complete the seismic upgrade of "high hazard" structures.

Senior Home Repair Grants

The Agency sets aside \$5,000 for eligible repairs to seniors who are in need of home repairs and who do not have the funds for repairs. The Senior Resource Center administers this grant.

Wheelchair Ramp Grant Program

The City has set in place grants of up to \$5,000 for the construction of a wheelchair ramp to those eligible homeowners or tenants who are disabled and are in need of a wheelchair ramp. All homeowners must meet income eligibility requirements and the ramps must be constructed as per California's Handicapped Accessibility Standards.

Façade Improvement Program

Although not a housing program, the Eureka Redevelopment Agency Façade Improvement Program improves the living environment of its residents. Administered in partnership with the Eureka Main Street Program, Redevelopment funds are made available to assist commercial property owners and business tenants to improve the exterior appearance of their buildings in order to visibly enhance key areas within the Main Street district and spur economic revitalization. The program will reimburse applicants whose projects have been approved, for 50% of the cost of eligible improvements up to a maximum grant of \$7,500. Bonus grants are available for appropriate and tasteful signage and historic restoration.

Lead Hazard Evaluation and Reduction Grants

The City has set in place grants for Lead Hazard Evaluation and Reduction costs to eligible homeowners for all of the City's L&MIHF and Local rehabilitation programs

to address the funding of required Lead Based Paint evaluations and clearances for proposed rehabilitation projects. It would be difficult, if not impossible for homeowners to bear the cost of Lead Based Paint hazard repairs in the form of a loan or repayment. Therefore, the cost of lead hazard evaluation and any increased construction costs that are incurred as a result of lead hazard reduction activities is provided by the City as a grant to eligible program participants, pending availability of funds.

Residential AntiDisplacement and Relocation Assistance Plan

The City will replace all occupied and vacant occupiable Targeted Income Group dwelling units demolished or converted to uses other than Targeted Income Group housing in connection with an activity assisted with funds provided under the Housing and Community Development Act of 1974, as amended, and as described in 24 CFR.570.496(a), Relocation, Displacement and Acquisition: Final Rule dated July 18, 1990 (Section 104(d) and 49 CDR Part 24, Uniform Relocation Assistance and Real Property Acquisition Regulations Final Rule and Notice (URA) dated March 2, 1989.

Paint Up/Fix up Grant Program

Any property owner who occupies or has rental property located within selected neighborhoods, in need of exterior improvements, and who meets the program income requirements, is eligible for an on-time grant of \$2,500 (maximum). The grant can pay for up to 80% of the cost of the work. The property owner must pay for the remaining balance of the cost.

Dumpster Program

This program places dumpsters in area as determined necessary by the Eureka Police Department.

Number of Bins:

2000-2001	-	29 Dumpsters
2001-2002	-	31 Dumpsters
2002-2003	-	36 Dumpsters
2003-To Date	-	4 Dumpsters

Graffiti Clean-Up Program

The Redevelopment Agency Graffiti Clean-Up Program provides grant funds toward the clean up of graffiti and other unsightly blight in residential neighborhoods. The Agency has contracted with a local paint store to provide clean kits to low and moderate-income residents who demonstrate that graffiti related blight exists in the

neighborhood. The graffiti kits are made available to the property owners at a cost of \$5.00 per kit.

Solid Waste Franchise Agreement Between the City of Eureka and City Garbage Company of Eureka, Inc. - Special Clean-Up Programs

At no cost to the City, City Garbage Company will collect, remove and dispose of all rubbish, garbage and green waste resulting from the City's street sweeping and other solid waste collection activities.

The Company provides two (2) passes annually at no cost to the residential properties subscribing to Franchised Solid Waste collection service with the Company for disposal of residential property bulky goods at the disposal site.

The Company also operates an annual Christmas tree collection program. The program includes curbside collection and targets all customers of the Company.

The Company operates an annual telephone book collection program as well. There is no cost to the waste generators and runs for one and one-half month following the distribution of new telephone books in the City. The Company places and periodically services not less than eight (8) bins and three (3) totes at location designated by the City.

Also offered is a low cost Residential Curbside Recycling Program to residents within the City limits.

I.C.3 The City shall assist in the relocation of residents who reside in mobilehome parks that are converting to another use, or assist residents in the purchase of mobilehome parks if the mobilehome park is converting to condominium ownership where Redevelopment Agency, state, or federal funds are used for the new use. The City Community Development Department has consistently responded to inquiries regarding the conversion of mobilehome parks to other uses of the need to relocate residents, especially in the Coastal Zone where such relocation is a requirement. No mobilehome parks have been converted to other uses in the City since the last Housing Element update.

I.C.4 In accordance with the requirements of state law, the City shall deny any request for the conversion or demolition of an existing residential dwelling unit located within the Coastal Zone occupied by a low- or moderate-income household unless provisions are made for replacement of the dwelling unit. A review of City Building Department permits from January 1, 2001 through July 2003 indicated the City authorized the demolition of five residences in the coastal zone. Two of these resulted from fire damage that destroyed the structures and residential units geared to moderate-income households were incorporated into the re-construction, and two involved the removal of dilapidated dwellings where moderate-income units were incorporated into the re-construction. The Bode and Penfold coastal development permit projects on Bay Street in the City both included the removal of timeworn structures. The Bode project constructed 10 moderate-

income units and the Penfold project constructed 12 moderate-income units to replace the two residential units removed in both projects. Community Development Department staff is aware of the requirement to replace affordable units in the coastal zone and will continue to implement this policy on demolition proposals.

I.C.5 In accordance with the requirements of state law, the City shall deny any request for the conversion or demolition of any residential structure located within the Coastal Zone for development of a non-residential use which is not coastal dependent unless the City finds that the residential use is no longer feasible in that location. If the City makes this determination and authorizes the conversion or demolition of the residential structure, it shall require replacement of all dwelling units occupied by low- or moderate-income households in accordance with state law. The City implements this policy in the coastal zone and during the last Housing Element cycle has approved the reconstruction of apartment units above a commercial use damaged by fire.

I.C.6 The City shall diligently pursue the elimination of overcrowded, unsafe, and unsanitary conditions. The City Building Department, as part of its code enforcement program, investigates complaints in an effort to correct unsafe and unsanitary conditions. The City has applied for a local assistance grant from the Department of Housing and Community Development Division of Codes and Standards for a Code Enforcement Grant to continue and expand our efforts. HCD has forwarded a letter indicating conditional approval of the grant application in the amount of \$142,117. The Redevelopment Agency funds the use of 40 cubic-yard disposal bins for neighborhood clean-up programs. During the cycle of this Housing Element on average 30 such bins have been placed to clean-up low-income neighborhoods.

I.C.7 The City shall continue to encourage property owners to declare illegal second units and to bring such units into conformance with applicable building and housing codes. The City continues to encourage that units be consistent with building and health codes, and has encouraged second units built without permits to be brought into conformance by easing the permitting requirements on such units.

EQUAL ACCESS

Goal I.D: To ensure equal housing opportunities for all persons in Eureka regardless of age, race, religion, sex, marital status, national origin, color, or other barriers that prevent choice in housing.

Policies to Implement this Goal

I.D.1 The City shall promote housing opportunities for all persons regardless of race, religion, sex, marital status, national origin, color, or other barriers that prevent choice in housing. The City does not discriminate in the processing of loan requests. The City Redevelopment Department, in the processing of applications for housing assistance, does not request these types of information as part of our loan programs.

ENERGY CONSERVATION

Goal I.E: To encourage and maintain energy efficiency in new and existing housing.

Policy to Implement this Goal

I.E.1 The City shall continue to promote energy conservation in the design of all new residential structures and shall promote incorporation of energy conservation and weatherization features in existing homes. The City continues to apply mandatory requirements for minimum energy conservation required by the California Code of Regulations, Title 24 Energy Standards.

IMPLEMENTATION PROGRAMS

To achieve the goals discussed in the proceeding section, the Housing Element identified implementation programs. These programs and their status are discussed below.

- I.1 The City shall prepare an inventory of existing vacant residentially zoned lots owned by public agencies and evaluate the potential for residential development of each lot. This implementation measure has not been initiated.*
- I.2 In conjunction with the General Plan update, the City shall conduct an evaluation of the feasibility and desirability of designating and rezoning existing vacant commercially zoned lots for residential use. The General Plan update was adopted by the City Council in 1997. Included in the review was an analysis of vacant commercially zoned parcels and their potential for rezoning for residential use. The City did not find many that were suitable for this purpose as these were typically interspersed among commercially developed parcels. Rezoning would thus create “islands” of residential among commercial parcels. In addition, the commercial zones in the City allow residential densities consistent with multi family zone districts. Thus the potential for residential development exists without the necessity of rezoning.*
- I.3 In conjunction with the General Plan update, the City shall conduct an evaluation of the feasibility and desirability of annexing surrounding land for residential development. Eureka is land-locked by residential development on three sides with Humboldt Bay on the fourth side. Humboldt Community Services District has been authorized water and sewer powers and provides these urban services to the urban sized parcels in the County jurisdiction contiguous with the City limits. The City has explored the opportunity and advantages of annexation of properties to increase residential development opportunities. Every effort mounted by the City has met with expected objections from the property owners within proposed annexation areas. No undeveloped areas contiguous with city limits exist. The Humboldt Community Services District with active sewage and waterpowers through LAFCO provides urban services to urban sized 5,000 sq. ft. lots approved by the County of Humboldt. These potential annexation areas already enjoy the benefits of urban services, paved streets, fire protection through Humboldt Fire District #1, and County Sheriff*

protection. There is no incentive the City could devise to encourage the participation of property owners in annexation. This situation exists on the north, east and south city limit lines with Humboldt Bay on the west. The City finds itself land locked in terms of annexation as a tool to provide affordable housing.

- I.4 The City shall initiate revision of its Zoning Ordinance and other City regulations to facilitate the conversion of larger single family home to multi-family development in areas zoned for multi-family residential development. Such revisions should focus on parking and other development requirements, which will ensure the conversions will be consistent with the character of the neighborhood. *Status: not complete. Fire codes, building codes, and planning parking requirements still hinder the complete implementation of this measure.*
- I.5 The City shall initiate revision of its Zoning Ordinance's second dwelling unit provisions to further facilitate development of second units on existing developed single-family lots. Such revisions should focus on parking, setback, and lot coverage requirements. *Status: complete. The City's second dwelling unit provisions in the Zoning Ordinance were revised consistent with California Government Code section 65852.2 in 2003. Second dwelling units are allowed by right when consistent with a set of standards designed to make them compatible with the character of the neighborhood. Property owners desiring second units that do not meet the adopted standards can still make application for a use permit to allow the placement of such structures.*
- I.6 The City shall initiate revision of its Zoning Ordinance to provide for single-family development on lots as small as 4,000 square feet in selected infill areas. *Status: not initiated.*
- I.7 The City shall prepare an inventory of existing and underutilized buildings in Downtown and Old Town and evaluate the potential for converting and redeveloping such buildings for mixed use (e.g. commercial-residential, live/work) or residential use (e.g. apartments, condominiums, single room occupancy). *The City has prepared inventories of these structures and has identified their value in terms of providing affordable housing. The current zoning applicable to these structures (Commercial Service) allows residential uses to multi-family densities, and the City has adopted Live/Work provisions to encourage mixed-use of theses structures. The issue of residential accessory parking remains a hindrance to this implementation program, with the current parking standards for residential use presenting a problem for such conversions. Commercial businesses in these areas do not want residents occupying parking spaces all day and residents register objection to any City proposal to dedicate public parking spaces for commercial use. Status: unresolved.*
- I.8 Based on the inventory prepared under program 1.7, the City shall work with property owners, the Redevelopment Agency, and/or a non-profit developer to convert/redevelop buildings for mixed or residential use. The City shall continue to make limited use of Redevelopment Agency funds and will consider applying for HOME Program funds in FY 93-94 to eliminate the hazards of unreinforced masonry in designated buildings.

Status: unresolved. As noted in program 1.7 parking issues continue to hinder the development of residences in vacant multi-story structures as do fire and building codes, specifically ADA access provisions. To date the City has not received funds to assist property owners in resolving unreinforced masonry issues.

- I.9 The City, through its Redevelopment Agency and in conjunction with the Eureka Housing Authority, shall help set up a non-profit housing development corporation to develop, own, and operate low- and moderate-income housing. *Status: complete. The Eureka Housing Authority created the Eureka Housing Corporation in February 1996 for the purpose of developing housing targeted to low-income seniors, disabled, and families. On May 5, 1999, a 22 unit senior housing development located on four sites was dedicated. This development was funded through tax credit financing, tax exempt mortgage revenue bonds, Housing Authority loans, and a deferred loan from the Eureka Redevelopment Agency.*
- I.10 In conjunction with the General Plan update, the City shall conduct an evaluation of the feasibility of developing air space above parking lots in Downtown and Old Town for residential use. *Status: ongoing. This is a continuing goal as the City evaluated parking demand and availability in the Core area.*
- I.11 The City shall undertake a study of older motels and their potential conversion to residential use or their replacement by housing. *Status: ongoing. The City is evaluating the potential of converting older motel rooms into efficiency units of 220 square feet for a two-person occupancy and using Redevelopment funds to upgrade electrical and install kitchens or kitchenettes into these units. Per section 17958.1 of the Uniform Building Code.*
- I.12 Based on the study prepared under Program I.11, the City may work with property owners, the Redevelopment Agency, and/or a non-profit developer to convert one or more older motels to residential use or replace it with housing. *Status: ongoing.*
- I.13 In accordance with the requirements of state law, the City shall revise its Zoning Ordinance to provide for a density bonus of at least 25 percent and at least one other incentive for residential projects of five or more units that reserve at least 20 percent of their units for lower-income households, 10 percent for very low-income households, or 50% for qualified senior citizens. *Status: ongoing.*
- I.14 The City shall prioritize development applications to minimize the review and approval time for any development that includes on-site residential units affordable to very low-income households. *Status: Ongoing*
- I.15 The City shall amend its Zoning Ordinance to permit an emergency shelter to be located within the CS (Service Commercial), ML (Limited Industrial), MG (General Industrial), and MC (Coastal Dependent Industrial) districts subject to the issuance of a Conditional Use Permit (CUP). The CUP shall not be used as a means of precluding a homeless shelter within the City. *Status: complete as revised. The City has amended its Zoning Ordinance to allow emergency homeless shelters within the identified zone districts as a matter of right without a CUP requirement, subject to approval of the City Council. The ordinance has*

been crafted to list standards to which the emergency shelter is subject, and if it complies with these standards, the City Council approves the Shelter Permit.

- I.16 The City shall work with local public and non-profit agencies that develop and fund transitional housing for homeless and marginally homeless persons. The City maintains ongoing relationships with agencies like the Viet Nam Veterans, alcohol and drug treatment programs developing half-way houses, and Women for Shelter to name a few, and assists these agencies in developing transitional housing. During the cycle of this Housing Element the City Redevelopment Agency financially assisted in the creation of 9 dedicated to transitional housing use, with the City approving permits for the creation of more through other non-profit agencies.*
- I.17 The City shall research the use of overlay zoning to allow an emergency shelter as a principally permitted use. The City has adopted an ordinance that allows emergency shelters as principally permitted uses in CS, ML, MG, and MC zones within the city when the standards in the Shelter Permit petition are met.*
- I.18 The City shall work with the Housing Authority to issue another round of mortgage credit certificates to help first-time homebuyers. Ongoing.*
- I.19 The City shall apply for Community Development Block Grant (CDBG) and other funds as appropriate for the multi-family Rental Rehabilitation/Construction Program, the Owner Occupant Rehabilitation Program, and the Full-Scale Neighborhood Improvement Organization Program. The City has been awarded CDBG funds for these programs and these efforts are ongoing.*
- I.20 The City shall continue to post and distribute information on the enforcement program of the State Fair Employment and Housing Commission. Status: ongoing and continuing.*
- I.21 The City shall continue to review building plans for compliance with state energy efficiency standards. Status: ongoing and continuing. The City continues to apply mandatory requirements for minimum energy conservation required by the California Code of Regulations, Title 24 Energy Standards.*
- I.22 The City shall post and distribute information on currently available weatherization and energy conservation programs. Status: ongoing and continuing*
- I.23 The City shall prepare an annual monitoring report that summarizes housing development and rehabilitation activity by income category and reports on progress in meeting Eureka's fair share housing. Status: ongoing on an annual basis prepared by the City Redevelopment Department and submitted to the state Housing and Community Development Department.*
- I.24 The City shall post and distribute information on second dwelling units and on residential conversions as a means of promoting these forms of affordable housing. Status: ongoing and continuing*

Table II-43
Quantified Objectives for the 1992 Housing Element

Category	Program Units (rental unless otherwise specified)	Private Sector Units
New Construction		
Very Low Income	40	0
Other Low	60	135
Moderate Income	20	100
Above Moderate Income	0	125
Rehabilitation	60	43
Conservation		
Section 8	655	
Weatherization	3,150	

PUBLIC PARTICIPATION

The City's Public Participation program in the preparation and review of the Housing Element included efforts to involve all economic segments of the community. These efforts included four public meetings noticed in a newspaper of general circulation with individual notices sent to persons interested in housing issues in the City. These meetings provided staff with specific information on the needs of neighborhoods and how citizens believe the City could assist in the elimination of blight and the production of housing units compatible with historic characteristics in our neighborhoods.

Outreach meetings were conducted with individuals and organizations involved in homeless issues including PamLynn Milsap and Amy Knopp of Street Outreach Services, Kermit Thobaben and Simone Taylor of Redwood Community Action Agency, Elizabeth Thompson of Humboldt Domestic Violence Services, Arcata House representatives, and the Humboldt County Department of Health and Human Services, Mental Health Branch.

Additional meetings were held with the City of Eureka Housing Advisory Board, Joyce Hayes, Maggie Kraft, and Nancy Conlon of the Senior Resource Center and Barbara Walser of the Silvercrest senior residential facility to bring focus to senior needs and issues. Robert Morelli, the Executive Director of the Eureka Housing Authority was consulted with and provided extensive information on housing programs and alternatives. Staff met with Senior Santiago Cruz to discuss the needs of Hispanic community members, and notice of the public meetings and Planning Commission hearings was published in the local Hispanic newspaper "El Heraldo".

Notices of the four public meetings and Planning Commission and Council hearing dates were forward by U.S. mail to the 90 individuals on the Housing Element mailing list. Additionally, notices and draft documents were forwarded to the Eureka Housing Authority and the Humboldt County Housing Authority.

GENERAL PLAN CONSISTENCY

State Law requires that "...the general plan and elements an parts thereof comprise an integrated, internally consistent, and compatible statement of policies..." The purpose of requiring internal consistency is to avoid policy conflict and provide a clear policy guide for the future maintenance, improvement, and development of housing in the City of Eureka.

The Housing Element is part of the City of Eureka General Plan last updated in 1997 and includes numerous goals, policies, and implementation programs, which were revised for consistency with goals, policies and implementation programs in other elements of the General Plan.

Consistency among Elements of the General Plan will be maintained throughout the planning period by annual overview of the General Plan and its Elements in conjunction with progress reports, and in the review of amendments to the General Plan Land Use Element.

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